

ANNUAL STATEMENT

OF THE

Liberty Life Assurance Company of Boston

of

in the state of

New Hampshire

TO THE

Insurance Department

OF THE

FOR THE YEAR ENDED

December 31, 2013

LIFE AND ACCIDENT AND HEALTH

2013



65315201320100100

ANNUAL STATEMENT

For the Year Ended December 31, 2013
OF THE CONDITION AND AFFAIRS OF THE

Liberty Life Assurance Company of Boston

NAIC Group Code 0111 0111 **NAIC Company Code** 65315 **Employer's ID Number** 04-6076039
(Current Period) (Prior Period)

Organized under the Laws of New Hampshire, **State of Domicile or Port of Entry** New Hampshire
Country of Domicile United States

Incorporated/Organized September 17, 1963 **Commenced Business** January 15, 1964

Statutory Home Office 175 Berkeley Street, Boston, MA, US 02116
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 175 Berkeley Street
(Street and Number)
Boston, MA, US 02116 617-357-9500
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 100 Liberty Way, Dover, NH, US 03820
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 100 Liberty Way Dover, NH, US 03820 603-749-2600
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address www.libertymutual.com

Statutory Statement Contact Andre Josephat Laurion 603-749-2600
(Name) (Area Code) (Telephone Number) (Extension)
Andre.Laurion@LibertyMutual.com 603-742-1352
(E-Mail Address) (Fax Number)

OFFICERS

	Name	Title
1.	<u>David Henry Long</u>	<u>Chairman, President and Chief Executive Officer</u>
2.	<u>Dexter Robert Legg</u>	<u>Vice President and Secretary</u>
3.	<u>Laurance Henry Soyer Yahia</u>	<u>Vice President and Treasurer</u>

VICE-PRESIDENTS

Name	Title	Name	Title
<u>Anthony Alexander Fontanes</u>	<u>Vice President & Chief Investment Officer</u>	<u>Thomas Peter Kalmbach</u>	<u>Vice President, CFO and Comptroller</u>
<u>James Francis Kelleher #</u>	<u>Vice President & Chief Legal Officer</u>	<u>Dennis James Langwell</u>	<u>Vice President</u>
<u>Cheryl Kingsfield Neal</u>	<u>EVP & Chief Operating Officer - Individual</u>	<u>Jean Marie Scarrow</u>	<u>Chief Operating Officer - Group</u>

DIRECTORS OR TRUSTEES

<u>James Paul Condrin, III</u>	<u>Anthony Alexander Fontanes</u>	<u>James Francis Kelleher #</u>	<u>Dennis James Langwell</u>
<u>David Henry Long</u>	<u>Cheryl Kingsfield Neal</u>	<u>Jean Marie Scarrow</u>	<u>Timothy Michael Sweeney</u>

State of Massachusetts

County of Suffolk ss

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

<u>(Signature)</u> <u>David Henry Long</u> <u>(Printed Name)</u> 1. Chairman, President and Chief Executive Officer <u>(Title)</u>	<u>(Signature)</u> <u>Dexter Robert Legg</u> <u>(Printed Name)</u> 2. Vice President and Secretary <u>(Title)</u>	<u>(Signature)</u> <u>Laurance Henry Soyer Yahia</u> <u>(Printed Name)</u> 3. Vice President and Treasurer <u>(Title)</u>
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Subscribed and sworn to (or affirmed) before me on this
7th day of February, 2014, 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

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	11,565,883,477		11,565,883,477	10,459,006,602
2. Stocks (Schedule D):				
2.1 Preferred stocks	356,606		356,606	356,607
2.2 Common stocks	22,643,613		22,643,613	116,898,586
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	363,126,045		363,126,045	230,644,539
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ 17,215,051, Schedule E - Part 1), cash equivalents (\$ 14,991,104, Schedule E - Part 2), and short-term investments (\$ 92,626,832, Schedule DA)	124,832,987		124,832,987	150,525,792
6. Contract loans (including \$ 0 premium notes)	120,359,162		120,359,162	119,023,971
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	216,933,277		216,933,277	197,200,049
9. Receivables for securities	3,242,013		3,242,013	10,999,824
10. Securities lending reinvested collateral assets (Schedule DL)	301,822,761		301,822,761	493,095,749
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	12,719,199,941		12,719,199,941	11,777,751,719
13. Title plants less \$ 0 charged off (for Title insurers only)				
14. Investment income due and accrued	139,888,735		139,888,735	129,221,541
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	21,252,934	8,239,454	13,013,480	13,459,519
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)	53,708,691		53,708,691	51,037,509
15.3 Accrued retrospective premiums	15,404,119		15,404,119	14,772,679
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	5,498,718		5,498,718	7,665,223
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	1,557,732		1,557,732	4,364,145
17. Amounts receivable relating to uninsured plans	3,198,650		3,198,650	3,660,729
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	172,618,600	123,123,000	49,495,600	43,554,000
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$ 0)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$ 0) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	6,999,494	2,095,695	4,903,799	5,820,558
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	13,139,327,614	133,458,149	13,005,869,465	12,051,307,622
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	109,221,518		109,221,518	351,871,903
28. Total (Lines 26 and 27)	13,248,549,132	133,458,149	13,115,090,983	12,403,179,525

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)				
2501. Accounts receivable	4,946,656	49,811	4,896,845	6,010,277
2502. Prepaid insolvency asset	2,045,884	2,045,884		
2503. Amounts due from Separate Accounts	5,269		5,269	318,166
2598. Summary of remaining write-ins for Line 25 from overflow page	1,685		1,685	(507,885)
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	6,999,494	2,095,695	4,903,799	5,820,558

NONE

OVERFLOW PAGE FOR WRITE-INS

Page 2 - Continuation

ASSETS

	Current Year			Prior Year
	1	2	3	4
REMAINING WRITE-INS AGGREGATED AT LINE 25 FOR OTHER THAN INVESTED ASSETS	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
2504. Shortage account - VUL	1,685		1,685	(507,885)
2597. Totals (Lines 2504 through 2596) (Page 2, Line 2598)	1,685		1,685	(507,885)

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 8,816,718,056 (Exhibit 5, Line 9999999) less \$ 0 included in Line 6.3 (including \$ 0 Modco Reserve)	8,816,718,056	7,933,778,555
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	1,608,616,588	1,495,794,099
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ 0 Modco Reserve)	1,017,120,891	946,955,050
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	85,765,847	69,219,069
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	23,292,992	22,778,343
5. Policyholders' dividends \$ 41,954 and coupons \$ 0 due and unpaid (Exhibit 4, Line 10)	41,954	39,452
6. Provision for policyholders' dividends and coupons payable in following calendar year -- estimated amounts:		
6.1 Dividends apportioned for payment (including \$ 0 Modco)	6,387,079	7,724,327
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 \$ 168,546 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	774,294	907,388
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ 31,840,646 accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act	50,368,675	41,007,873
9.3 Other amounts payable on reinsurance, including \$ 0 assumed and \$ 0 ceded		
9.4 Interest Maintenance Reserve (IMR, Line 6)	28,479,421	24,227,477
10. Commissions to agents due or accrued-life and annuity contracts \$ 4,304,378 accident and health \$ 3,486,021 and deposit-type contract funds \$ 0	7,790,399	4,302,671
11. Commissions and expense allowances payable on reinsurance assumed		9,415
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	96,873,430	65,203,602
13. Transfers to Separate Accounts due or accrued (net) (including \$ (729,180) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(729,180)	(1,002,020)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	7,372,474	10,009,826
15.1 Current federal and foreign income taxes, including \$ 3,888,208 on realized capital gains (losses)	25,017,532	705,276
15.2 Net deferred tax liability		
16. Unearned investment income	518,279	197,308
17. Amounts withheld or retained by company as agent or trustee		
18. Amounts held for agents' account, including \$ 0 agents' credit balances		
19. Remittances and items not allocated	8,552,687	11,344,861
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 (AVR, Line 16, Col. 7)	82,909,987	91,310,767
24.02 Reinsurance in unauthorized and certified \$ (0) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified \$ (0) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	27,396,205	41,956,784
24.05 Drafts outstanding	32,079,708	27,272,561
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities	19,724,835	22,211,267
24.10 Payable for securities lending	301,822,761	493,095,749
24.11 Capital notes \$ 0 and interest thereon \$ 0		
25. Aggregate write-ins for liabilities	42,093,027	53,619,776
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	12,288,987,941	11,362,669,476
27. From Separate Accounts statement	109,221,518	351,871,903
28. Total liabilities (Lines 26 and 27)	12,398,209,459	11,714,541,379
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	546,893,842	546,893,843
34. Aggregate write-ins for special surplus funds	750,000	750,000
35. Unassigned funds (surplus)	166,737,682	138,494,303
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 29 \$ 0)		
36.2 0 shares preferred (value included in Line 30 \$ 0)		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$ 0 in Separate Accounts Statement)	714,381,524	686,138,146
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	716,881,524	688,638,146
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	13,115,090,983	12,403,179,525
DETAILS OF WRITE-IN LINES		
2501. Qualified claims account - Internal Revenue Service Code 419	35,495,000	43,060,000
2502. Deposit suspense - Group Life	4,595,067	4,546,339
2503. Accounts payable	1,409,398	2,303,769
2598. Summary of remaining write-ins for Line 25 from overflow page	593,562	3,709,668
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	42,093,027	53,619,776
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)		
3401. Contingency reserve for Separate Accounts	750,000	750,000
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	750,000	750,000

NONE

OVERFLOW PAGE FOR WRITE-INS

**Page 3 - Continuation
LIABILITIES, SURPLUS AND OTHER FUNDS**

	1	2
	Current Year	Prior Year
REMAINING WRITE-INS AGGREGATED AT LINE 25 FOR LIABILITIES		
2504. Contingent Liability	593,562	2,700,000
2505. Branch liability due to foreign exchange rate		1,009,668
2597. Totals (Lines 2504 through 2596) (Page 3, Line 2598)	593,562	3,709,668

SUMMARY OF OPERATIONS

	1	2
	Current Year	Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	2,095,921,241	1,807,075,955
2. Considerations for supplementary contracts with life contingencies	496,197	781,342
3. Net investment income (Exhibit of Net Investment Income, Line 17)	607,888,826	571,705,065
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	5,130,672	4,643,337
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	18,557,685	18,482,568
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	648,242	460,245
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	1,816,836	1,296,924
9. Totals (Lines 1 to 8.3)	2,730,459,699	2,404,445,436
10. Death benefits	296,828,132	250,685,596
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	323,666,749	309,504,679
13. Disability benefits and benefits under accident and health contracts	468,586,475	447,852,104
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	155,345,305	112,771,925
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	45,388,792	44,905,861
18. Payments on supplementary contracts with life contingencies	684,395	512,463
19. Increase in aggregate reserves for life and accident and health contracts	994,947,919	859,997,414
20. Totals (Lines 10 to 19)	2,285,447,767	2,026,230,042
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	79,973,503	67,636,317
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	212,113,671	192,362,089
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	41,953,784	37,941,044
25. Increase in loading on deferred and uncollected premiums	62,998	356,959
26. Net transfers to or (from) Separate Accounts net of reinsurance	(3,712,453)	(3,358,920)
27. Aggregate write-ins for deductions	5,187,954	1,631,327
28. Totals (Lines 20 to 27)	2,621,027,224	2,322,798,858
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	109,432,475	81,646,578
30. Dividends to policyholders	6,300,268	7,547,853
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	103,132,207	74,098,725
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	58,058,257	42,724,401
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)	45,073,950	31,374,324
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 13,758,573 (excluding taxes of \$ 5,052,177 transferred to the IMR)	(5,923,028)	(24,797)
35. Net income (Line 33 plus Line 34)	39,150,922	31,349,527
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	688,638,146	660,631,692
37. Net income (Line 35)	39,150,922	31,349,527
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 0	(17,916,810)	3,751,940
39. Change in net unrealized foreign exchange capital gain (loss)	(8,154,818)	(880,494)
40. Change in net deferred income tax	37,160,900	36,214,499
41. Change in nonadmitted assets	(39,177,580)	(33,383,208)
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	8,400,779	(11,407,686)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	8,779,985	2,361,876
54. Net change in capital and surplus for the year (Lines 37 through 53)	28,243,378	28,006,454
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	716,881,524	688,638,146

DETAILS OF WRITE-IN LINES			
08.301	Miscellaneous income	1,022,626	647,607
08.302	Other administration fees	794,210	649,317
08.303			
08.398	Summary of write-ins for Line 08.3 from overflow page		
08.399	Totals (Lines 08.301 through 08.303 plus 08.398) (Line 08.3 above)	1,816,836	1,296,924
2701.	Miscellaneous expense	4,848,430	1,641,888
2702.	Performance guarantee expense	233,857	178,338
2703.	Contract Credits	70,185	98,427
2798.	Summary of write-ins for Line 27 from overflow page	35,482	(287,326)
2799.	Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	5,187,954	1,631,327
5301.	Correction of prior year errors	8,779,985	2,361,876
5302.			
5303.			
5398.	Summary of write-ins for Line 53 from overflow page		
5399.	Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	8,779,985	2,361,876

OVERFLOW PAGE FOR WRITE-INS

**Page 4 - Continuation
SUMMARY OF OPERATIONS**

	1	2
	Current Year	Prior Year
REMAINING WRITE-INS AGGREGATED AT LINE 27 FOR DEDUCTIONS		
2704. Surrender charges	35,482	(287,326)
2797. Totals (Lines 2704 through 2796) (Page 4, Line 2798)	35,482	(287,326)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	2,098,313,068	1,873,604,177
2. Net investment income	578,537,917	535,390,836
3. Miscellaneous income	23,793,334	17,161,289
4. Total (Lines 1 through 3)	2,700,644,319	2,426,156,302
5. Benefit and loss related payments	1,231,421,734	1,122,489,622
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(3,712,453)	(3,358,920)
7. Commissions, expenses paid and aggregate write-ins for deductions	306,136,492	301,307,735
8. Dividends paid to policyholders	7,637,086	8,748,228
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	40,243,823	55,516,354
10. Total (Lines 5 through 9)	1,581,726,682	1,484,703,019
11. Net cash from operations (Line 4 minus Line 10)	1,118,917,637	941,453,283
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	1,115,804,124	905,612,083
12.2 Stocks	117,299	
12.3 Mortgage loans	19,991,799	14,412,524
12.4 Real estate		
12.5 Other invested assets	59,677,655	18,328,236
12.6 Net gains (or losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,195,590,877	938,352,843
13. Cost of investments acquired (long-term only):		
13.1 Bonds	2,114,408,147	1,767,735,867
13.2 Stocks		
13.3 Mortgage loans	152,734,239	41,688,543
13.4 Real estate		
13.5 Other invested assets	80,419,367	41,410,122
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	2,347,561,753	1,850,834,532
14. Net increase (decrease) in contract loans and premium notes	1,335,191	5,002,739
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(1,153,306,067)	(917,484,428)
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	26,946,156	(3,576,038)
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(18,250,531)	(15,486,996)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to Line 16.4 minus Line 16.5 plus Line 16.6)	8,695,625	(19,063,034)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(25,692,805)	4,905,821
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	150,525,792	145,619,971
19.2 End of year (Line 18 plus Line 19.1)	124,832,987	150,525,792

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

20.0001		
20.0002		
20.0003		

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supple- mentary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	2,095,921,241		548,616,394	662,922,195			226,750,668	2,000	657,624,440		5,544	
2. Considerations for supplementary contracts with life contingencies	496,197			59,163								
3. Net investment income	607,888,826		201,014,324	275,543,076	383,628		24,534,217	16,115,972	90,288,970		8,639	
4. Amortization of Interest Maintenance Reserve (IMR)	5,130,672		1,028,103	2,754,962	1,564		186,783	486,603	672,485		172	
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	18,557,685		18,557,685									
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	648,242		241,633	44,673				361,936				
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	1,816,836		163,956	1,433,677			192,437		26,766			
9. Totals (Lines 1 to 8.3)	2,730,459,699		769,622,095	942,757,746	822,226		251,664,105	16,966,511	748,612,661		14,355	
10. Death benefits	296,828,132		102,438,611				194,389,521					
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	323,666,749			298,204,816				25,461,933				
13. Disability benefits and benefits under accident and health contracts	468,586,475								468,540,817		45,658	
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	155,345,305		104,894,577	40,695,093			8,815,677	939,958				
16. Group conversions			(1,458,124)				1,458,124					
17. Interest and adjustments on contract or deposit-type contract funds	45,388,792		982,683	42,047,733	958,928		1,242,303	157,145				
18. Payments on supplementary contracts with life contingencies	684,395				684,395							
19. Increase in aggregate reserves for life and accident and health contracts	994,947,919		388,827,786	515,190,057	(629,788)		(11,146,265)	(10,116,360)	112,830,367		(7,878)	
20. Totals (Lines 10 to 19)	2,285,447,767		595,685,533	896,137,699	1,013,535		194,759,360	16,442,676	581,371,184		37,780	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	79,973,503		27,162,762	27,636,042			10,106,518	7,873	15,060,308			
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	212,113,671		90,267,828	8,980,271	29,288		24,033,794	227,688	88,568,168		6,634	
24. Insurance taxes, licenses and fees, excluding federal income taxes	41,953,784		15,806,939	313,908	904		5,426,151	7,034	20,398,516		332	
25. Increase in loading on deferred and uncollected premiums	62,998		(81,543)				144,541					
26. Net transfers to or (from) Separate Accounts net of reinsurance	(3,712,453)		(1,161,507)	(685,611)				(1,865,335)				
27. Aggregate write-ins for deductions	5,187,954		5,196,253	(262,021)			(6,982)	1,660	259,044			
28. Totals (Lines 20 to 27)	2,621,027,224		732,876,265	932,120,288	1,043,727		234,463,382	14,821,596	705,657,220		44,746	
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	109,432,475		36,745,830	10,637,458	(221,501)		17,200,723	2,144,915	42,955,441		(30,391)	
30. Dividends to policyholders	6,300,268		6,300,264	4								
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	103,132,207		30,445,566	10,637,454	(221,501)		17,200,723	2,144,915	42,955,441		(30,391)	
32. Federal income taxes incurred (excluding tax on capital gains)	58,058,257		18,461,259	12,384,756	10,763		8,174,988	803,894	18,234,354		(11,757)	
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)	45,073,950		11,984,307	(1,747,302)	(232,264)		9,025,735	1,341,021	24,721,087		(18,634)	

DETAILS OF WRITE-IN LINES											
08.301	Miscellaneous Income	1,022,626		106,875	720,950		182,801		12,000		
08.302	Administrative Income	794,210		57,081	712,727		9,636		14,766		
08.303											
08.398	Summary of remaining write-ins for Line 08.3 from overflow page										
08.399	Totals (Lines 08.301 through 08.303 plus 08.398) (Line 08.3 above)	1,816,836		163,956	1,433,677		192,437		26,766		
2701.	Miscellaneous Expense	4,848,430		4,657,168	1,634		32,662	1,660	155,306		
2702.	Performance Guarantees	233,857		130,119					103,738		
2703.	Contract Credits	70,185		70,185							
2798.	Summary of remaining write-ins for Line 27 from overflow page	35,482		338,781	(263,655)		(39,644)				
2799.	Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	5,187,954		5,196,253	(262,021)		(6,982)	1,660	259,044		

(a) Includes the following amounts for FEGLI/SGLI: Line 1 Line 10 Line 16 Line 23 Line 24

OVERFLOW PAGE FOR WRITE-INS

Page 6 - Continuation

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
REMAINING WRITE-INS AGGREGATED AT LINE 27 FOR MISCELLANEOUS INCOME												
2704. Surrender Charges	35,482		338,781	(263,655)			(39,644)					
2797. Totals (Lines 2704 through 2796) (Page 6, Line 2798)	35,482		338,781	(263,655)			(39,644)					

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	7,933,778,555		3,731,834,840	3,527,293,503	3,586,179		460,573,413	210,490,620
2. Tabular net premiums or considerations	1,378,474,650		527,537,249	636,501,307	437,034		213,999,060	
3. Present value of disability claims incurred	10,651,404				X X X		10,651,404	
4. Tabular interest	370,982,467		162,393,120	171,320,303	208,221		20,622,194	16,438,629
5. Tabular less actual reserve released	(2,644,165)		(204,012)	5,528,586	133,206		(7,143,781)	(958,164)
6. Increase in reserve on account of change in valuation basis								
7. Other increases (net)								
8. Totals (Lines 1 to 7)	9,691,242,911		4,421,561,197	4,340,643,699	4,364,640		698,702,290	225,971,085
9. Tabular cost	325,511,435		103,321,135		X X X		222,190,300	
10. Reserves released by death	88,647,082		69,014,849	X X X	X X X		19,632,233	X X X
11. Reserves released by other terminations (net)	136,015,194		128,562,585				7,452,609	
12. Annuity, supplementary contract, and disability payments involving life contingencies	324,351,144			298,204,816	684,395			25,461,933
13. Net transfers to or (from) Separate Accounts								
14. Total deductions (Lines 9 to 13)	874,524,855		300,898,569	298,204,816	684,395		249,275,142	25,461,933
15. Reserve December 31, current year	8,816,718,056		4,120,662,628	4,042,438,883	3,680,245		449,427,148	200,509,152

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 43,197,164	42,965,399
1.1 Bonds exempt from U.S. tax	(a) 16,264	15,451
1.2 Other bonds (unaffiliated)	(a) 515,598,007	526,788,186
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 82,880	82,880
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	74,729	74,729
2.21 Common stocks of affiliates	13,583,539	13,583,539
3. Mortgage loans	(c) 17,316,241	17,796,930
4. Real estate	(d)	
5. Contract loans	5,927,924	4,814,446
6. Cash, cash equivalents and short-term investments	(e) 103,428	123,686
7. Derivative instruments	(f)	
8. Other invested assets	13,307,614	13,307,614
9. Aggregate write-ins for investment income	1,564,847	1,564,847
10. Total gross investment income	610,772,637	621,117,707
11. Investment expenses		(g) 13,225,420
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		3,461
16. Total deductions (Lines 11 through 15)		13,228,881
17. Net investment income (Line 10 minus Line 16)		607,888,826

DETAILS OF WRITE-IN LINES		
0901. Security Lending	939,533	939,533
0902. Miscellaneous investment income	625,314	625,314
0903.		
0998. Summary of remaining write-ins for Line 09 from overflow page		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)	1,564,847	1,564,847
1501. Miscellaneous investment expense		3,461
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		3,461

- (a) Includes \$ 37,142,545 accrual of discount less \$ 18,179,062 amortization of premium and less \$ 12,550,114 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 224,067 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	(9,137)		(9,137)		
1.1 Bonds exempt from U.S. tax	21,513		21,513		
1.2 Other bonds (unaffiliated)	14,745,886	(766,947)	13,978,939	84,995	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	10,798		10,798		
2.21 Common stocks of affiliates				(13,453,488)	
3. Mortgage loans	(1,297,019)		(1,297,019)	1,036,086	
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets	4,797,378	(235,052)	4,562,326	(5,584,403)	
9. Aggregate write-ins for capital gains (losses)	(49,258)		(49,258)		(8,154,819)
10. Total capital gains (losses)	18,220,161	(1,001,999)	17,218,162	(17,916,810)	(8,154,819)

DETAILS OF WRITE-IN LINES					
0901. Currency Translation					(8,154,819)
0902. Equipment Writedown	(49,258)		(49,258)		
0903.					
0998. Summary of remaining write-ins for Line 09 from overflow page					
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)	(49,258)		(49,258)		(8,154,819)

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected	(184,653)		(184,653)								
2. Deferred and accrued	6,433,282		6,433,282								
3. Deferred, accrued and uncollected:											
3.1 Direct	6,810,759		6,810,759								
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	562,130		562,130								
3.4 Net (Line 1 + Line 2)	6,248,629		6,248,629								
4. Advance	33,757		33,757								
5. Line 3.4 - Line 4	6,214,872		6,214,872								
6. Collected during year:											
6.1 Direct	24,990,639		24,086,239			684,031		220,369			
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	9,835,837		9,835,837								
6.4 Net	15,154,802		14,250,402			684,031		220,369			
7. Line 5 + Line 6.4	21,369,674		20,465,274			684,031		220,369			
8. Prior year (uncollected + deferred and accrued - advance)	3,243,925		3,243,925								
9. First year premiums and considerations:											
9.1 Direct	25,244,217		24,339,817			684,031		220,369			
9.2 Reinsurance assumed											
9.3 Reinsurance ceded	7,118,468		7,118,468								
9.4 Net (Line 7 - Line 8)	18,125,749		17,221,349			684,031		220,369			
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	1,078,711,563		415,789,435	662,922,128							
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net	1,078,711,563		415,789,435	662,922,128							
RENEWAL											
11. Uncollected	6,070,845		(888,798)			(6,428,528)		13,388,171			
12. Deferred and accrued	47,275,409		47,275,264	145							
13. Deferred, accrued and uncollected:											
13.1 Direct	64,367,060		51,133,390	145		(5,253,972)		18,487,497			
13.2 Reinsurance assumed											
13.3 Reinsurance ceded	11,020,806		4,746,924			1,174,556		5,099,326			
13.4 Net (Line 11 + Line 12)	53,346,254		46,386,466	145		(6,428,528)		13,388,171			
14. Advance	740,537		483,990			88,001		168,546			
15. Line 13.4 - Line 14	52,605,717		45,902,476	145		(6,516,529)		13,219,625			
16. Collected during year:											
16.1 Direct	1,086,527,603		175,689,001	67		232,943,098	2,000	677,887,217		6,220	
16.2 Reinsurance assumed	(2,946)		(2,946)								
16.3 Reinsurance ceded	82,574,149		60,217,207			5,992,775		16,363,491		676	
16.4 Net	1,003,950,508		115,468,848	67		226,950,323	2,000	661,523,726		5,544	
17. Line 15 + Line 16.4	1,056,556,225		161,371,324	212		220,433,794	2,000	674,743,351		5,544	
18. Prior year (uncollected + deferred and accrued - advance)	57,472,294		45,765,713	145		(5,632,843)		17,339,279			
19. Renewal premiums and considerations:											
19.1 Direct	1,082,335,637		175,637,369	67		232,285,153	2,000	674,404,828		6,220	
19.2 Reinsurance assumed	(2,946)		(2,946)								
19.3 Reinsurance ceded	83,248,762		60,028,813			6,218,516		17,000,757		676	
19.4 Net (Line 17 - Line 18)	999,083,929		115,605,610	67		226,066,637	2,000	657,404,071		5,544	
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	2,186,291,417		615,766,621	662,922,195		232,969,184	2,000	674,625,197		6,220	
20.2 Reinsurance assumed	(2,946)		(2,946)								
20.3 Reinsurance ceded	90,367,230		67,147,281			6,218,516		17,000,757		676	
20.4 Net (Lines 9.4 + 10.4 + 19.4)	2,095,921,241		548,616,394	662,922,195		226,750,668	2,000	657,624,440		5,544	

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	529,962		529,962								
22. All other	6,786,307		6,786,307								
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded											
23.2 Reinsurance assumed											
23.3 Net ceded less assumed											
24. Single:											
24.1 Reinsurance ceded											
24.2 Reinsurance assumed											
24.3 Net ceded less assumed											
25. Renewal:											
25.1 Reinsurance ceded	18,557,685		18,557,685								
25.2 Reinsurance assumed											
25.3 Net ceded less assumed	18,557,685		18,557,685								
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	18,557,685		18,557,685								
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed	18,557,685		18,557,685								
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	278,209		278,209								
28. Single	52,584,198		25,254,788	27,321,537			7,873				
29. Renewal	27,111,096		1,629,765	314,505		10,106,518		15,060,308			
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)	79,973,503		27,162,762	27,636,042		10,106,518	7,873	15,060,308			

EXHIBIT 2 – GENERAL EXPENSES

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		3 Cost Containment	3 All Other			
1. Rent	2,967,457		3,521,074		661,271	7,149,802
2. Salaries and wages	56,462,246		72,071,561		9,257,794	137,791,601
3.11 Contributions for benefit plans for employees	6,284,105		8,988,770		396,763	15,669,638
3.12 Contributions for benefit plans for agents						
3.21 Payments to employees under non-funded benefit plans						
3.22 Payments to agents under non-funded benefit plans						
3.31 Other employee welfare	7,122,947		10,875,285			17,998,232
3.32 Other agent welfare						
4.1 Legal fees and expenses	881,442		1,345,783			2,227,225
4.2 Medical examination fees	57,109	87,195				144,304
4.3 Inspection report fees	1,319,252	2,014,228				3,333,480
4.4 Fees of public accountants and consulting actuaries	1,322,542				1,322,542	2,645,084
4.5 Expense of investigation and settlement of policy claims	109,642	167,401				277,043
5.1 Traveling expenses	2,935,460		4,380,886		66,127	7,382,473
5.2 Advertising	627,111		957,471			1,584,582
5.3 Postage, express, telegraph and telephone	2,517,294		2,429,918		925,779	5,872,991
5.4 Printing and stationery	1,060,476		1,114,318		330,636	2,505,430
5.5 Cost or depreciation of furniture and equipment	577,297		477,564		264,508	1,319,369
5.6 Rental of equipment	11,545		17,627			29,172
5.7 Cost or depreciation of EDP equipment and software	1,648,808		2,517,392			4,166,200
6.1 Books and periodicals	79,921		122,023			201,944
6.2 Bureau and association fees	144,413		220,489			364,902
6.3 Insurance, except on real estate	502,737		767,576			1,270,313
6.4 Miscellaneous losses						
6.5 Collection and bank service charges	16,601		25,346			41,947
6.6 Sundry general expenses	14,338,155		22,203,156			36,541,311
6.7 Group service and administration fees						
6.8 Reimbursements by uninsured plans			(71,890,779)			(71,890,779)
7.1 Agency expense allowance						
7.2 Agents' balances charged off (less \$ 0 recovered)						
7.3 Agency conferences other than local meetings						
9.1 Real estate expenses						
9.2 Investment expenses not included elsewhere	(1,077,398)					(1,077,398)
9.3 Aggregate write-ins for expenses	23,629,707		26,160,518			49,790,225
10. General expenses incurred	123,538,869	2,268,824	86,305,978		13,225,420	(a) 225,339,091
11. General expenses unpaid December 31, prior year	13,295,699		51,907,903			65,203,602
12. General expenses unpaid December 31, current year	13,847,173		83,026,257			96,873,430
13. Amounts receivable relating to uninsured plans, prior year			3,660,729			3,660,729
14. Amounts receivable relating to uninsured plans, current year			3,198,650			3,198,650
15. General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14)	122,987,395	2,268,824	54,725,545		13,225,420	193,207,184

DETAILS OF WRITE-IN LINES						
09.301. Reimbursement of sales expense	25,678,174					25,678,174
09.302. Other professional fees	2,222,257		3,731,101			5,953,358
09.303. Other expenses	435		731			1,166
09.398. Summary of remaining write-ins for Line 09.3 from overflow page	(4,271,159)		22,428,686			18,157,527
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 09.3 above)	23,629,707		26,160,518			49,790,225

(a) Includes management fees of \$ 0 to affiliates and \$ 0 to non-affiliates.

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

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes					
2. State insurance department licenses and fees	905,133	560,629			1,465,762
3. State taxes on premiums	15,912,430	13,108,698			29,021,128
4. Other state taxes, incl. \$ 0 for employee benefits	525,554	1,077,391			1,602,945
5. U.S. Social Security taxes	2,505,325	5,135,935			7,641,260
6. All other taxes	1,706,493	516,195			2,222,688
7. Taxes, licenses and fees incurred	21,554,935	20,398,848			41,953,783
8. Taxes, licenses and fees unpaid December 31, prior year	3,729,163	6,280,663			10,009,826
9. Taxes, licenses and fees unpaid December 31, current year	3,991,376	3,381,098			7,372,474
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	21,292,722	23,298,413			44,591,135

EXHIBIT 4 – DIVIDENDS OR REFUNDS

	Insurance	
	1 Life	2 Accident and Health
1. Applied to pay renewal premiums	529,961	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions	6,786,307	
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	7,316,268	
6. Paid-in cash	89,877	
7. Left on deposit	155,129	
8. Aggregate write-ins for dividend or refund options	73,740	
9. Total Lines 5 through 8	7,635,014	
10. Amount due and unpaid	41,954	
11. Provision for dividends or refunds payable in the following calendar year	6,387,079	
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14	6,429,033	
16. Total from prior year	7,763,779	
17. Total dividends or refunds (Lines 9 + 15 - 16)	6,300,268	

DETAILS OF WRITE-IN LINES		
0801. Dividends applied to loan	73,740	
0802.		
0803.		
0898. Summary of remaining write-ins for Line 08 from overflow page		
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 08 above)	73,740	

OVERFLOW PAGE FOR WRITE-INS

Page 11 - Continuation

	Insurance				5 Investment	6 Total
	1 Life	Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
REMAINING WRITE-INS AGGREGATED AT LINE 09.3 FOR EXPENSES						
09.304 Expense allowance on future claims			29,599,829			29,599,829
09.305 Administration service expenses	(4,271,159)		(7,171,143)			(11,442,302)
09.397 Totals (Lines 09.304 through 09.396) (Page 11, Line 09.398)	(4,271,159)		22,428,686			18,157,527

EXHIBIT 5 – AGGREGATE RESERVE FOR LIFE CONTRACTS

1		2	3	4	5	6
Valuation Standard		Total	Industrial	Ordinary	Credit (Group and Individual)	Group
LIFE INSURANCE:						
0100001	1958 CSO 2 1/2% CRVM, 1973-1984	30,711,395		30,711,395		
0100002	1958 CSO 2 1/2% NLP 1964-1988	99,498,521		99,498,521		
0100003	1958 CET 2 1/2% NLP 1964-1981	2,034,275		2,034,275		
0100004	1958 CSO 4 1/2% NLP 1980-1988	448,293		448,293		
0100005	1/2 Annual Extra Premium 1964-2013	1,928,400		1,928,400		
0100006	1958 CSO 4% NLP 1981-1988	43,694,227		43,694,227		
0100007	1958 CSO 4% CRVM 1981-1988	55,043,254		55,043,254		
0100008	1958 CET 4% NLP 1981-1988	684,364		684,364		
0100009	1958 CSO 3 1/2% NLP 1981-1988	394,782		68,235		326,547
0100010	1958 CSO 3% NLP 1982-1988	1,056		1,056		
0100011	1960 CSG 4 1/2%	58,651				58,651
0100012	1960 CSG 2 1/2% With 1959 ADB	2,569,425				2,569,425
0100013	1958 CSO 4% Joint CRVM 1984-1988	7,735,958		7,735,958		
0100014	1958 CSO 4% Joint NLP 1984-1988	4,728,413		4,728,413		
0100015	1958 CSO 4 1/2% CRVM 1985-1988	24,106,380		24,106,380		
0100016	1958 CET 4% Joint NLP 1984-1988	72,503		72,503		
0100017	1958 CSO 3 1/2% Joint NLP 1984-1988	14,466		14,466		
0100018	150% 1980 CSO 6 1/2% NLP 1987-1988	5,072,644		5,072,644		
0100019	1980 CSO 5 1/2% NLP 1987-2003	15,792		15,792		
0100020	1980 CSO 4% CRVM 2006-2008	480,233,669		392,727,753		87,505,916
0100021	1980 CSO 4% NLP 2006-2008	723,259		723,259		
0100022	1980 CSO 4% Joint CRVM 2006-2007	621,329		621,329		
0100023	1980 CET 4% NLP 2006-2007	109,709		109,709		
0100024	1980 CSO 4 1/2% NLP 1988-2005	38,706,715		38,706,715		
0100025	1980 CSO 4 1/2% CRVM 1989-2005	1,912,692,582		1,627,381,431		285,311,151
0100026	1980 CET 4 1/2% NLP 1989-2005	1,176,279		1,176,279		
0100027	1980 CSO 4 1/2% Joint NLP 1988-2005	5,408,618		5,408,618		
0100028	1980 CSO 4 1/2% Joint CRVM 1989-2005	27,146,995		27,146,995		
0100029	1980 CET 4 1/2% Joint NLP 1996-2005	110,939		110,939		
0100030	1980 CSO 4 3/4% CRVM 1994	253,250		253,250		
0100031	1980 CSO 4 3/4% Joint CRVM 1994	8,420		8,420		
0100032	2001 CSO 4% CRVM ALB 2007-2012	1,625,265,022		1,625,265,022		
0100033	2001 CSO 3 1/2% CRVM ALB 2013 NB	408,652,389		408,652,389		
0199997	Totals (Gross)	4,779,921,974		4,404,150,284		375,771,690
0199998	Reinsurance ceded	307,590,020		306,044,046		1,545,974
0199999	Totals (Net)	4,472,331,954		4,098,106,238		374,225,716
ANNUITIES (excluding supplementary contracts with life contingencies):						
0200001	1937 SA 3 % NL - SB 3 YRS DEFER 1975-1978	15,084	X X X	15,084	X X X	
0200002	1937 SA 2 1/2 % NL -SB 3 YRS DEFER 1975-78	5,284	X X X	5,284	X X X	
0200003	1971 GAM 7 1/2 % DEFER 1984	22,421,420	X X X			22,421,420
0200004	1971 GAM 7 3/4 % DEFER 1983	13,812,724	X X X			13,812,724
0200005	1971 GAM 9 3/4 % DEFER 1983-1984	17,720,943	X X X			17,720,943
0200006	1971 GAM 10 3/4 % DEFER 1983, 1984	4,778,939	X X X			4,778,939
0200007	1971 GAM 11 1/4 % DEFER 1983, 1984	6,318,146	X X X			6,318,146
0200008	1971 IAM 7.50%/20/7.50% IMMED 1980-1982	10,851,952	X X X	10,851,952	X X X	
0200009	1971 IAM 11.56%/20/7.75% IMMED & DEFER 1983	19,304,634	X X X	19,304,634	X X X	
0200010	CARVM 3.5% DEFERRED 1979-1980	1,009,139	X X X	1,009,139	X X X	
0200011	CARVM 3.75% DEFERRED 2012-2013	285,021,142	X X X	285,021,142	X X X	
0200012	CARVM 4.25% DEFERRED 2011	11,865,440	X X X	11,865,440	X X X	
0200013	CARVM 4.50% DEFERRED 2005, 2006, 2010	19,854,501	X X X	19,854,501	X X X	
0200014	CARVM 4.75% DEFERRED 2004, 2007, 2008	61,079,190	X X X	61,079,190	X X X	
0200015	CARVM 5.00% DEFERRED 2003, 2009	14,839,839	X X X	14,839,839	X X X	
0200016	CARVM 5.25% DEFERRED 1998-1999	929,764	X X X	929,764	X X X	
0200017	CARVM 5.5% DEFERRED 1994, 1996-1997, 2001-2002	4,947,693	X X X	4,947,693	X X X	
0200018	CARVM 5.75% DEFERRED 1993, 2000	3,195,955	X X X	3,195,955	X X X	
0200019	CARVM 6.00% DEFERRED 1995	687,862	X X X	687,862	X X X	
0200020	CARVM 6.25% DEFERRED 1992	4,239,439	X X X	4,239,439	X X X	
0200021	CARVM 6.50% DEFERRED 1987, 1990	1,357,224	X X X	1,357,224	X X X	
0200022	CARVM 6.75% DEFERRED 1991	1,963,342	X X X	1,963,342	X X X	
0200023	CARVM 7.00% DEFERRED 1988-1989	1,055,146	X X X	1,055,146	X X X	
0200024	CARVM 7.25% DEFERRED 1986	921,523	X X X	921,523	X X X	
0200025	CARVM 8.50% DEFERRED 1984-1985	4,378,148	X X X	4,378,148	X X X	
0200026	CARVM 8.75% DEFERRED 1983	2,551,223	X X X	2,551,223	X X X	
0200027	CARVM 9.00% DEFERRED 1981	469,880	X X X	469,880	X X X	
0200028	CARVM 10.00% DEFERRED 1982	2,948,693	X X X	2,948,693	X X X	
0200029	1983 A 4.0873%/20/3.50% IMMED & DEFERRED 2013	393,454,286	X X X	393,454,286	X X X	
0200030	1983 A 4.3448%/20/3.75% IMMED & DEFERRED 2012	278,055,107	X X X	278,055,107	X X X	
0200031	1983 A 5.199%/20/4.00% IMMED & DEFERRED 2011	234,626,700	X X X	234,626,700	X X X	
0200032	1983 A 5.3785%/20/4.25% IMMED & DEFERRED 2005	93,102,152	X X X	93,102,152	X X X	
0200033	1983 A 5.38615%/20/4.25% IMMED & DEFERRED 2006	140,560,720	X X X	140,560,720	X X X	
0200034	1983 A 5.41%/20/4.50% IMMED & DEFERRED 2004	86,435,417	X X X	86,435,417	X X X	
0200035	1983 A 5.4143%/20/4.25% IMMED & DEFERRED 2010	157,999,962	X X X	157,999,962	X X X	
0200036	1983 A 5.46%/20/4.75% IMMED & DEFERRED 2003	136,558,435	X X X	136,558,435	X X X	
0200037	1983 A 5.6497%/20/4.25% IMMED & DEFERRED 2007	146,615,036	X X X	146,615,036	X X X	
0200038	1983 A 5.6539%/20/4.50% IMMED & DEFERRED 2008	167,901,936	X X X	167,901,936	X X X	
0200039	1983 A 6.1889%/20/4.75% IMMED & DEFERRED 2009	206,636,881	X X X	206,636,881	X X X	
0200040	1983 A 6.45%/20/4.75% IMMED & DEFERRED 1998	71,632,488	X X X	71,632,488	X X X	
0200041	1983 A 6.54%/20/5.00% IMMED & DEFERRED 2002	244,580,444	X X X	244,580,444	X X X	
0200042	1983 A 6.48%/20/4.75% IMMED & DEFERRED 1999	146,247,063	X X X	146,247,063	X X X	
0200043	1983 A 6.72%/20/5.00% IMMED & DEFERRED 1994	26,178,678	X X X	26,178,678	X X X	
0200044	1983 A 6.96%/20/5.25% IMMED & DEFERRED 1997	72,017,003	X X X	72,017,003	X X X	
0200045	1983 A 6.97%/20/5.00% IMMED & DEFERRED 1996	42,614,408	X X X	42,614,408	X X X	
0200046	1983 A 7.0173%/20/5.00% IMMED & DEFER 2001	188,366,867	X X X	188,366,867	X X X	
0200047	1983 A 7.26%/20/5.25% IMMED & DEFERRED 1993	16,944,703	X X X	16,944,703	X X X	
0200048	1983 A 7.2586%/20/5.25% IMMED & DEFER 2000	172,879,116	X X X	172,879,116	X X X	
0200049	1983 A 7.51%/20/5.50% IMMED & DEFERRED 1995	49,423,562	X X X	49,423,562	X X X	
0200050	1983 A 8.04%/20/5.75% IMMED & DEFERRED 1992	14,091,982	X X X	14,091,982	X X X	
0200051	1983 A 8.32%/20/6.00% IMMED & DEFERRED 1987	6,001,961	X X X	6,001,961	X X X	
0200052	1983 A 8.50%/20/6.00% IMMED & DEFERRED 1991	9,662,939	X X X	9,662,939	X X X	
0200053	1983 A 8.55%/20/6.00% IMMED & DEFERRED 1990	12,942,207	X X X	12,942,207	X X X	

EXHIBIT 5 – AGGREGATE RESERVE FOR LIFE CONTRACTS

1		2	3	4	5	6
Valuation Standard		Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200054	1983 A 9.08%/20/6.25% IMMED & DEFERRED 1989	6,347,458	X X X	6,347,458	X X X	
0200055	1983 A 9.12%/20/6.25% IMMED & DEFERRED 1988	9,688,788	X X X	9,688,788	X X X	
0200056	1983 A 9.64%/20/6.50% IMMED & DEFERRED 1986	8,691,434	X X X	8,691,434	X X X	
0200057	1983 A 11.39%/20/7.50% IMMED & DEFERRED 1985	15,443,678	X X X	15,443,678	X X X	
0200058	1983 A 11.72%/20/7.50% IMMED & DEFERRED 1984	27,817,029	X X X	27,817,029	X X X	
0200059	1983 GAM 5 % DEFERRED 1994	1,128,029	X X X		X X X	1,128,029
0200060	1983 GAM 6 % DEFERRED 1987,1994	8,150,805	X X X		X X X	8,150,805
0200061	1983 GAM 6 1/2 % DEFERRED 1986, 1994,1995	28,052,100	X X X		X X X	28,052,100
0200062	1983 GAM 7 % IMMED & DEFERRED 1995	22,473	X X X		X X X	22,473
0200063	1983 GAM 7 1/4 % IMMED & DEFERRED 1987,1995	4,605,656	X X X		X X X	4,605,656
0200064	1983 GAM 7 1/2 % DEFERRED 1985	32,504,069	X X X		X X X	32,504,069
0200065	1983 GAM 7 3/4 % DEFERRED 1987, 1992	1,554,606	X X X		X X X	1,554,606
0200066	1983 GAM 8 % IMMED & DEFERRED 1986-1987	12,560,703	X X X		X X X	12,560,703
0200067	1983 GAM 8 1/4 % IMMEDIATE 1991	15,295	X X X		X X X	15,295
0200068	1983 GAM 8 3/4 % DEFERRED 1986, 1988	4,934,635	X X X		X X X	4,934,635
0200069	1983 GAM 9 1/4 % IMMED & DEFER 1986	4,128,398	X X X		X X X	4,128,398
0200070	1983 GAM 9 1/2 % DEFERRED 1985	20,951,748	X X X		X X X	20,951,748
0200071	1983 GAM 10 1/2 % DEFERRED 1985	6,488,491	X X X		X X X	6,488,491
0200072	1983 GAM 11 % IMMED 1985	10,054,384	X X X		X X X	10,054,384
0200073	ANNUITY 2000 4.00 % IMMEDIATE 2013	43,076,714	X X X	43,034,639	X X X	42,075
0200074	ANNUITY 2000 4.25% IMMEDIATE 2012	3,562,947	X X X	3,562,947	X X X	
0200075	ANNUITY 2000 5.25 % IMMEDIATE 2006	299,231,562	X X X	299,231,562	X X X	
0200076	ANNUITY 2000 5.50 % IMMEDIATE 2008	18,746,462	X X X	18,746,462	X X X	
0200077	ANNUITY 2000 5.46%/20/4.75% IMMEDIATE 2003	3,670,772	X X X	3,670,772	X X X	
0200078	ANNUITY 2000 5.41%/20/4.50% IMMEDIATE 2004	5,370,631	X X X	5,370,631	X X X	
0200079	ANNUITY 2000 5.3785%/20/4.25% IMMEDIATE 2005	45,701,403	X X X	45,701,403	X X X	
0200080	ANNUITY 2000 6.45%/20/4.75% IMMEDIATE 1998	1,128,895	X X X	1,128,895	X X X	
0200081	ANNUITY 2000 6.54%/20/5.00% IMMEDIATE 2002	742,337	X X X	742,337	X X X	
0200082	ANNUITY 2000 6.48%/20/4.75% IMMEDIATE 1999	2,625,892	X X X	2,625,892	X X X	
0200083	ANNUITY 2000 7.0173%/20/5.00% IMMEDIATE 2001	5,696,150	X X X	5,696,150	X X X	
0200084	ANNUITY 2000 7.2586%/20/5.25% IMMEDIATE 2000	12,854,405	X X X	12,854,405	X X X	
0200085	VACARVM	275,742	X X X	12,231	X X X	263,511
0299997	Totals (Gross)	4,279,898,013	X X X	4,079,388,863	X X X	200,509,150
0299998	Reinsurance ceded	36,949,977	X X X	36,949,977	X X X	
0299999	Totals (Net)	4,242,948,036	X X X	4,042,438,886	X X X	200,509,150
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:						
0300001	1983a 6 1/2%	44,257		44,257		
0300002	1983a 6 3/4%	153,471		153,471		
0300003	1983a 7%	25,007		25,007		
0300004	1983a 7 1/4%	49,234		49,234		
0300005	1983a 7 3/4%	15,959		15,959		
0300006	1983a 8%	16,860		16,860		
0300007	1983a 8 1/4%	22,760		22,760		
0300008	1983a 8 3/4%	48,797		48,797		
0300009	1983a 11%	17,900		17,900		
0300010	1983a 11 1/4%	13,162		13,162		
0300011	ANNUITY 2000 4%	319,546		319,546		
0300012	ANNUITY 2000 4.25%	185,346		185,346		
0300013	ANNUITY 2000 5%	43,800		43,800		
0300014	ANNUITY 2000 5.25%	819,895		819,895		
0300015	ANNUITY 2000 5.5%	245,951		245,951		
0300016	ANNUITY 2000 6%	279,034		279,034		
0300017	ANNUITY 2000 6 1/4%	646,414		646,414		
0300018	ANNUITY 2000 6.5%	229,133		229,133		
0300019	ANNUITY 2000 6.75%	246,319		246,319		
0300020	ANNUITY 2000 7%	257,401		257,401		
0399997	Totals (Gross)	3,680,246		3,680,246		
0399998	Reinsurance ceded					
0399999	Totals (Net)	3,680,246		3,680,246		
ACCIDENTAL DEATH BENEFITS:						
0400001	1959 ADB With 1958 CSO 2 1/2% NL	85,721		85,721		
0400002	1959 ADB With 1980 CSO 4% NL	129,302		129,302		
0400003	1959 ADB With 1980 CSO 4 1/2% NL	110,643		110,643		
0499997	Totals (Gross)	325,666		325,666		
0499998	Reinsurance ceded	135,235		135,235		
0499999	Totals (Net)	190,431		190,431		
DISABILITY — ACTIVE LIVES:						
0500001	1952 Dis Study Per 2 Bene 5 with 1958 CSO 2 1/2% NL	4,668,532		4,668,532		
0599997	Totals (Gross)	4,668,532		4,668,532		
0599998	Reinsurance ceded					
0599999	Totals (Net)	4,668,532		4,668,532		
DISABILITY — DISABLED LIVES:						
0600001	1952 Disability Study - Benefit 5, 2 1/2%	2,856,427		2,856,427		
0600002	SOA 2005 Group Waiver Table 3.20%	28,689,907				28,689,907
0600003	SOA 2005 Group Waiver Table 3.50%	7,309				7,309
0600004	SOA 2005 Group Waiver Table 3.70%	31,997,907				31,997,907
0600005	SOA 2005 Group Waiver Table 3.95%	1,555,728				1,555,728
0600006	SOA 2005 Group Waiver Table 4.00%	25,218				25,218

EXHIBIT 6 – AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non- Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	702,803	701,851			952				
2. Additional contract reserves (a)	22,906				22,906				
3. Additional actuarial reserves - Asset/Liability analysis									
4. Reserve for future contingent benefits									
5. Reserve for rate credits									
6. Aggregate write-ins for reserves									
7. Totals (Gross)	725,709	701,851			23,858				
8. Reinsurance ceded	575				575				
9. Totals (Net)	725,134	701,851			23,283				
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	1,626,947,014	1,626,774,009			173,005				
11. Additional actuarial reserves-Asset/Liability analysis									
12. Reserve for future contingent benefits	21,179,699	21,179,699							
13. Aggregate write-ins for reserves									
14. Totals (Gross)	1,648,126,713	1,647,953,708			173,005				
15. Reinsurance ceded	40,235,259	40,216,708			18,551				
16. Totals (Net)	1,607,891,454	1,607,737,000			154,454				
17. TOTAL (Net)	1,608,616,588	1,608,438,851			177,737				
18. TABULAR FUND INTEREST	65,016,840	65,012,327			4,513				

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DETAILS OF WRITE-IN LINES									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 06 from overflow page									
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 06 above)									
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page									
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)									

NONE

NONE

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

EXHIBIT 7 – DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	946,378,886		881,892,359	4,197,320	8,766,725	51,522,482
2. Deposits received during the year	163,879,377		137,507,062	173,711	155,129	26,043,475
3. Investment earnings credited to the account	39,854,356		38,037,356	233,429	288,407	1,295,164
4. Other net change in reserves	400,704			(41,109)		441,813
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	133,959,304		104,427,759	1,031,313	734,912	27,765,320
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8)	1,016,554,019		953,009,018	3,532,038	8,475,349	51,537,614
10. Reinsurance balance at the beginning of the year	576,164		576,164			
11. Net change in reinsurance assumed	(9,292)		(9,292)			
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12)	566,872		566,872			
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	1,017,120,891		953,575,890	3,532,038	8,475,349	51,537,614

EXHIBIT 8 – CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 – Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit Life (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct	5,800,058			5,800,058							
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net	5,800,058			5,800,058							
2. In course of settlement:											
2.1 Resisted											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other											
2.21 Direct	66,693,380		24,007,925	751,472	12,935		37,380,619		4,538,507		1,922
2.22 Reinsurance assumed											
2.23 Reinsurance ceded	10,871,844		7,671,258	1,417,706			1,782,880				
2.24 Net	55,821,536		(b) 16,336,667	(b) (666,234)	12,935	(b)	(b) 35,597,739		(b) 4,538,507	(b)	(b) 1,922
3. Incurred but unreported:											
3.1 Direct	49,194,638		1,761,080				27,370,825		20,062,733		
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	1,757,393						447,223		1,310,170		
3.4 Net	47,437,245		(b) 1,761,080	(b)		(b)	(b) 26,923,602		(b) 18,752,563	(b)	(b)
4. TOTALS											
4.1 Direct	121,688,076		25,769,005	6,551,530	12,935		64,751,444		24,601,240		1,922
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	12,629,237		7,671,258	1,417,706			2,230,103		1,310,170		
4.4 Net	109,058,839	(a)	(a) 18,097,747	5,133,824	12,935		(a) 62,521,341		23,291,070		1,922

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ 0 in Column 2, \$ 0 in Column 3 and \$ 0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ 2,855,270, Individual Annuities \$ 1,157, Credit Life (Group and Individual) \$ 0, and Group Life \$ 75,201,431, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ 1,607,737,000, Credit (Group and Individual) Accident and Health \$ 0, and Other Accident and Health \$ 154,454 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 – CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 – Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit Life (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct	1,114,099,788		133,207,978	297,324,902	696,601		182,929,892	25,461,933	474,421,741		56,741
1.2 Reinsurance assumed	2,359,956		88,580	2,034,447			18,783		218,146		
1.3 Reinsurance ceded	45,912,512		33,137,833	2,202,603			3,350,584		7,213,092		8,400
1.4 Net	(d) 1,070,547,232		100,158,725	297,156,746	696,601		179,598,091	25,461,933	467,426,795		48,341
2. Liability December 31, current year from Part 1:											
2.1 Direct	121,688,076		25,769,005	6,551,530	12,935		64,751,444		24,601,240		1,922
2.2 Reinsurance assumed											
2.3 Reinsurance ceded	12,629,237		7,671,258	1,417,706			2,230,103		1,310,170		
2.4 Net	109,058,839		18,097,747	5,133,824	12,935		62,521,341		23,291,070		1,922
3. Amounts recoverable from reinsurers December 31, current year	5,498,718		3,136,449				693,927		1,666,242		2,100
4. Liability December 31, prior year:											
4.1 Direct	98,327,969		20,274,552	4,834,100	25,141		49,070,980		24,120,483		2,713
4.2 Reinsurance assumed	3,250						3,250				
4.3 Reinsurance ceded	6,333,807		3,109,314	748,345			1,131,295		1,344,645		208
4.4 Net	91,997,412		17,165,238	4,085,755	25,141		47,942,935		22,775,838		2,505
5. Amounts recoverable from reinsurers December 31, prior year	7,655,809		4,483,826				906,951		2,265,032		
6. Incurred benefits:											
6.1 Direct	1,137,459,895		138,702,431	299,042,332	684,395		198,610,356	25,461,933	474,902,498		55,950
6.2 Reinsurance assumed	2,356,706		88,580	2,034,447			15,533		218,146		
6.3 Reinsurance ceded	50,050,851		36,352,400	2,871,964			4,236,368		6,579,827		10,292
6.4 Net	1,089,765,750		102,438,611	298,204,815	684,395		194,389,521	25,461,933	468,540,817		45,658

- (a) Including matured endowments (but not guaranteed annual pure endowments) amounting to: \$ 0 in Line 1.1, \$ 0 in Line 1.4.
 \$ 0 in Line 6.1, and \$ 0 in Line 6.4.
- (b) Including matured endowments (but not guaranteed annual pure endowments) amounting to: \$ 0 in Line 1.1, \$ 0 in Line 1.4.
 \$ 0 in Line 6.1, and \$ 0 in Line 6.4.
- (c) Including matured endowments (but not guaranteed annual pure endowments) amounting to: \$ 0 in Line 1.1, \$ 0 in Line 1.4.
 \$ 0 in Line 6.1, and \$ 0 in Line 6.4.
- (d) Includes \$ 0 premiums waived under total and permanent disability benefits.

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2), and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	8,239,454	1,176,869	(7,062,585)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	123,123,000	91,903,700	(31,219,300)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	2,095,695	1,200,000	(895,695)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	133,458,149	94,280,569	(39,177,580)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	133,458,149	94,280,569	(39,177,580)

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)			
2501. Prepaid Insolvency Asset	2,045,884	1,200,000	(845,884)
2502. Accounts Receivable	49,811		(49,811)
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	2,095,695	1,200,000	(895,695)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

- A. The financial statements of Liberty Life Assurance Company of Boston (the Company) are presented on the basis of accounting policies prescribed or permitted by the New Hampshire Insurance Department. The New Hampshire Insurance Department Recognizes only statutory accounting practices prescribed by the state for determining and reporting the financial conditions and results of operation of an insurance company. New Hampshire has adopted the prescribed practices set forth in the January 1, 2013 National Association of Insurance Commissioners' Accounting Practices and Procedures manual.
- B. The preparation of financial statements 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 from those estimates.
- C. The accounting policies of the Company do not deviate materially from those Prescribed in the National Association of Insurance Commissioners' Accounting Practices and Procedures manual.

The Company uses the following accounting policies with regards to investments:

1. Investment grade short-term investments are carried at cost adjusted where appropriate for amortization of premium or discount, or markets as specified by the Purposes and Procedures Manual of the NAIC Securities Valuation Office (SVO Manual).
2. Investment grade bonds are carried at cost adjusted where appropriate for amortization of premium or discount, or market as specified by the SVO Manual.
3. Common stocks are carried at market value except that investments in stocks of subsidiaries and affiliates are carried on the equity basis.
4. Preferred stocks are carried at cost or market in accordance with the SVO Manual.
5. Mortgage loans are carried at unpaid balances less impairments as Specified by the Purposes and Procedures Manual of the NAIC Securities Valuation Office (SVO Manual).
6. Mortgage-backed/asset backed securities are stated at amortized value. Prepayment assumptions for single class mortgage-backed/asset backed securities and multi-class securities were obtained from internal estimates. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is used to value all single class mortgage-backed/asset-backed securities and multi-class securities. Non-investment grade mortgage-backed/asset-backed securities are stated at the lower of amortized value or fair value.
7. The Company carries its investments in subsidiaries, controlled, and affiliated (SCA) companies in accordance with SSAP No. 46 and the SVO Manual. Schedule D, Part 6-Section 1 illustrates the valuation method used for each SCA company.
8. Investments in joint ventures, partnerships, and limited liability companies are carried at the underlying audited GAAP equity value, when available.
9. Liberty Life Assurance Company of Boston does not invest in derivatives. However, the Company may acquire derivatives as additions to securities investments. These derivatives are ancillary to the investment and immaterial to the underlying portfolio.
10. The Company does not use anticipated investment income as a factor in the premium deficiency calculation.
11. Long Term Disability disabled lives reserves and loss adjustment expense reserves are tabular reserves from the 1987 CGDT modified during the first two years to reflect intracompany experience with interest rates varying by year of disability. The incurred but not reported claims reserves are a function of earned premium and Short Term Disability claim experience. Short Term Disability claim reserves use the completion factor method. Retrospective rating reserves are calculated from emerging experience of the policies with the retrospective agreement.

NOTES TO FINANCIAL STATEMENTS

12. The Company's capitalization policy did not change from the prior period.
13. The Company had no pharmaceutical rebate receivables on December 31, 2013.

2. Accounting Changes and Corrections of Errors

In 2013, the Company corrected a prior year error in Federal Taxes on Limited Partnership income, and an incorrect balance on our Liability Page. The corrections were reported on page 4, line 53 of the statutory blank in accordance with NAIC instructions. The total of the two corrections is \$ 8,779,985.

3. Business Combinations and Goodwill

- A. The Company neither purchased nor combined with any companies in 2013.

4. Discontinued Operations

- A. The Company had no discontinued operations in 2013.

5. Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) The maximum and minimum lending rates for mortgage loans during 2013 were:

Farm mortgages	N/A
Residential mortgages	N/A
Commercial mortgages	3.625% and 6.875%
Mezzanine	N/A

- (2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was: 77 %

	2013	2012
(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total	31,051	23,359

- (4) Age Analysis of Mortgage Loans:

	Residential			Commercial			
	Farm	Insured	All Other	Insured	All Other		

a. Current Year

1.	Recorded Investment (All)							
	(a) Current	\$ -	\$ -	\$ -	\$ -	\$ 362,511,539	\$ -	\$ 362,511,539
	(b) 30-59 Days Past Due	-	-	-	-	175,530	-	175,530
	(c) 60-89 Days Past Due	-	-	-	-	125,120	-	125,120
	(d) 90 -179 Days Past Due	-	-	-	-	276,694	-	276,694
	(e) 180+ Days Past Due	-	-	-	-	772,229	-	772,229
2.	Accruing Interest 90-179 Days Past Due							
	(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	(b) Interest Accrued	-	-	-	-	-	-	-
3.	Accruing Interest 180+ Days Past Due							
	(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	(b) Interest Accrued	-	-	-	-	-	-	-
4.	Interest Reduced							
	(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ 9,541,579	\$ -	\$ 9,541,579
	(b) Number of Loans	-	-	-	-	146	-	146
	(c) Percent Reduced	%	%	%	%	1.524	%	%1.524

b. Prior Year

1.	Recorded Investment (All)							
	(a) Current	\$ -	\$ -	\$ -	\$ -	\$ 228,248,053	\$ -	\$ 228,248,053

NOTES TO FINANCIAL STATEMENTS

(b)	30-59 Days Past Due	-	-	-	-	2,370,026	-	2,370,026
(c)	60-89 Days Past Due	-	-	-	-	239,125	-	239,125
(d)	90 -179 Days Past Due	-	-	-	-	504,224	-	504,224
(e)	180+ Days Past Due	-	-	-	-	1,039,015	-	1,039,015
2.	Accruing Interest 90-179 Days Past Due							
(a)	Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b)	Interest Accrued	-	-	-	-	-	-	-
3.	Accruing Interest 180+ Days Past Due							
(a)	Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b)	Interest Accrued	-	-	-	-	-	-	-
4.	Interest Reduced							
(a)	Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ 6,292,574	\$ -	\$ 6,292,574
(b)	Number of Loans	-	-	-	-	67	-	67
(c)	Percent Reduced	%	%	%	%	% 1.223	%	% 1.223

(5) Investment in Impaired Loans With or Without Allowance for Credit Losses:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. With Allowance for Credit Losses	\$ -	\$ -	\$ -	\$ -	\$ 1,646,826	\$ -	\$ 1,646,826
2. No Allowance for Credit Losses	-	-	-	-	1,032,526	-	1,032,526
b. Prior Year							
1. With Allowance for Credit Losses	\$ -	\$ -	\$ -	\$ -	\$ 2,043,318	\$ -	\$ 2,043,318
2. No Allowance for Credit Losses	-	-	-	-	932,161	-	932,161

(6) Investment in Impaired Loans - Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Average Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ 2,894,278	\$ -	\$ 2,894,278
2. Interest Income Recognized	-	-	-	-	125,950	-	125,950
3. Recorded Investments on Nonaccrual Status	-	-	-	-	768,438	-	768,438
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	-	-	-	-	115,675	-	115,675
b. Prior Year							
1. Average Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ 2,998,240	\$ -	\$ 2,998,240
2. Interest Income Recognized	-	-	-	-	171,764	-	171,764
3. Recorded Investments on Nonaccrual Status	-	-	-	-	1,312,000	-	1,312,000
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	-	-	-	-	143,966	-	143,966

2013

2012

(7) Allowance for credit losses:

NOTES TO FINANCIAL STATEMENTS

a. Balance at beginning of period	\$ 1,752,856	\$ 1,747,387
b. Additions charged to operations	330,357	776,703
c. Direct write-downs charged against the allowances	1,366,442	771,234
d. Recoveries of amounts previously charged off	-	-
e. Balance at end of period	<u>\$ 716,771</u>	<u>\$ 1,752,856</u>

(8) The Company recognizes interest income on its impaired loans upon receipt.

B. Debt Restructuring

	2013	2012
(1) The total recorded investment in restructured loans, as of year end	\$ 2,559,840	\$ 3,393,235
(2) The realized capital losses related to these loans	\$ -	\$ -
(3) Total contractual commitments to extend credit to debtors owning receivables whose terms have been modified in troubled debt restructurings	\$ -	\$ -

(4) The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loan continues to perform under its original or restructured contractual terms. Interest income on non-performing loans is generally recognized on a cash basis.

C. The company does not have any Reverse Mortgages.

D. Loan - Backed Securities

- (1) Prepayment speed assumptions are updated monthly with data sourced from the Bloomberg data service.
- (2) All Loan Backed Securities with a recognized other-than-temporary impairment disclosed in the aggregate during 2013 as of December 31, 2013: NONE
- (3) Each Loan Backed Security with a recognized other-than-temporary impairment held by the company at December 31, 2013:

1	2	3	4	5	6	7
CUSIP	Book/Adj Carrying Value Amortized cost before current period OTTI	Projected Cash Flows	Recognized other-than-temporary impairment	Amortized cost after other-than-temporary impairment	Fair Value at time of OTTI	Date of Financial Statement Where Report
74958EAG1	685,405	638,685	46,720	638,685	637,987	12/31/2013
74958EAG1	1,370,810	1,277,371	93,439	1,277,371	1,275,974	12/31/2013
74958EAG1	2,056,215	1,916,056	140,159	1,916,056	1,913,961	12/31/2013
74958EAG1	685,405	638,685	46,720	638,685	637,987	12/31/2013
74958EAG1	342,703	319,343	23,360	319,343	318,994	12/31/2013

4. All impaired Loan Backed Securities for which an other-than-temporary impairment has not been recognized in earnings as a realized loss as of December 31, 2013:

	1	2
	Less Than 12 Months	Greater Than 12 Months
Gross Unrealized Loss	(7,090,668)	(6,997,271)
Fair Value of Securities with Unrealized Losses	236,387,347	69,691,520

5. The Company reviews fixed income securities for impairment on a quarterly basis. Securities are reviewed for both quantitative and qualitative considerations including, but not limited to: (a) the extent of the decline in fair value below book value, (b) the duration of the decline, (c) significant adverse changes in the financial condition or near term prospects of the investment or issuer, (d) significant change in the business climate or credit ratings of the issuer, (e) general market conditions and volatility, (f) industry factors, and (g) the past impairment of the security holding or the issuer. If the Company believes a decline in the value of a particular investment is temporary, the decline is recorded as an unrealized loss in policyholders' equity. If the decline is believed to be "other-than-temporary," and the Company believes it will not be able to collect all cash flows due on its fixed income securities, then the carrying value of the investment is written down to the expected cash flow amount and a realized loss is recorded as a credit

NOTES TO FINANCIAL STATEMENTS

impairment.

E. Repurchase Agreements and/or Securities Lending Transactions

1. The Company did not enter into any repurchase agreements during the year. For securities lending agreements, the Company requires a minimum of 102% of the fair value of the securities loaned at the outset of the contract as collateral. Cash collateral received is invested in cash equivalent and short term investments and the offsetting collateral liability is included in Collateral From Lending Activities. United States government-issued securities are also accepted as collateral..
2. The Company has not pledged any of its assets as collateral as of December 31, 2013.
3. Collateral Received
 - a. Aggregate Amount Cash Collateral Received
 - 1) Repurchase Agreement - None
 - 2) Securities Lending

a) Open	\$301,822,760.50
b) 30 Days or Less	0.00
c) 31 to 60 Days	0.00
d) 61 to 90 Days	0.00
e) Greater than 90 Days	0.00
f) Cash Received Subtotal	\$301,822,760.50
g) Securities Received	\$104,283,174.25
h) Total Collateral Received	\$406,105,934.75
 - 3) Dollar Repurchase Agreement - None
 - b. The aggregate fair value of all securities acquired from the sale, trade or use of the accepted collateral is:

	\$ 301,822,760.50
--	-------------------
 - c. The reporting entity receives cash and/or securities collateral in an amount in excess of the fair value of the securities lent.
4. Not Applicable
5. The aging of the Company collateral is as follows:

(1) Amortized cost of open reinvested collateral		(2) Fair value of open reinvested collateral	
Under 30 Days	\$121,055,469.00	Under 30 Days	\$121,035,653.00
31-60 Days	\$101,829,828.00	31-60 Days	\$101,829,828.00
61-90 Days	\$78,957,279.00	61-90 Days	\$78,957,279.00
Over 90 Days	\$ 0.00	Over 90 Days	\$ 0.00
Total	\$301,842,576.00	Total	\$301,822,760.00

- F. Liberty Life Assurance Company of Boston had no real estate investments as of December 31, 2013.
- G. The Company does not have any investments in low-income tax housing credits.
- H. The Company does not have any restricted assets as of December 31, 2013.

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- B. The Company invests in various limited partnerships that are reported in accordance with SSAP No. 48. The partnerships are valued by the equity method using traditional private equity metrics. Interim poor performance with the partnerships may lead to impairment losses being recognized by management. The Company realized limited partnership impairment losses of \$ 195,327 in 2013.

7. Investment Income

- A. All investment income due and accrued over 90 days past due is excluded from

NOTES TO FINANCIAL STATEMENTS

investment income.

B. The amount excluded in 2013 was \$ 0.

8. Derivative Instruments

A. The Company's investment activities do not include derivatives. However, the Company may acquire derivatives as additions to bond, common stock, or preferred stock investments. These derivatives are ancillary to the overall investment and immaterial to the underlying investment portfolio.

9. Income Taxes

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

1.

	12/31/2013		
	(1)	(2)	(3)
	Ordinary	Capital	(Col 1+2) Total
(a) Gross Deferred Tax Assets	\$ 185,197,600	\$ 11,995,000	\$ 197,192,600
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a – 1b)	185,197,600	11,995,000	197,192,600
(d) Deferred Tax Assets Nonadmitted	123,123,000	-	123,123,000
(e) Subtotal Net Admitted Deferred Tax Asset (1c – 1d)	62,074,600	11,995,000	74,069,600
(f) Deferred Tax Liabilities	24,322,000	252,000	24,574,000
(g) Net Admitted Deferred Tax Asset (Net Deferred Tax Liability) (1e – 1f)	\$ 37,752,600	\$ 11,743,000	\$ 49,495,600

	12/31/2012		
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4+5) Total
(a) Gross Deferred Tax Assets	\$ 156,082,000	\$ 6,522,000	\$ 162,604,000
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a – 1b)	156,082,000	6,522,000	162,604,000
(d) Deferred Tax Assets Nonadmitted	91,904,000	-	91,904,000
(e) Subtotal Net Admitted Deferred Tax Asset (1c – 1d)	64,178,000	6,522,000	70,700,000
(f) Deferred Tax Liabilities	26,250,000	896,000	27,146,000
(g) Net Admitted Deferred Tax Asset (Net Deferred Tax Liability) (1e – 1f)	\$ 37,928,000	\$ 5,626,000	\$ 43,554,000

	Change		
	(7)	(8)	(9)
	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a) Gross Deferred Tax Assets	\$ 29,115,600	\$ 5,473,000	\$ 34,588,600
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a – 1b)	29,115,600	5,473,000	34,588,600
(d) Deferred Tax Assets Nonadmitted	31,219,000	-	31,219,000
(e) Subtotal Net Admitted Deferred Tax Asset (1c – 1d)	(2,103,400)	5,473,000	3,369,600
(f) Deferred Tax Liabilities	(1,928,000)	(644,000)	(2,572,000)
(g) Net Admitted Deferred Tax Asset (Net Deferred Tax Liability) (1e – 1f)	\$ (175,400)	\$ 6,117,000	\$ 5,941,600

2.

NOTES TO FINANCIAL STATEMENTS

	12/31/2013		
	(1)	(2)	(3)
	Ordinary	Capital	(Col 1+2) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ 43,046,600	\$ 5,888,000	\$ 48,934,600
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation (The Lesser of 2(b)1 and 2(b)2 Below)	561,000	-	561,000
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	561,000	-	561,000
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	100,108,000
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	24,574,000	-	24,574,000
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (2(a) + 2(b) + 2(c))	\$ 68,181,600	\$ 5,888,000	\$ 74,069,600

	12/31/2012		
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4+5) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ 36,418,000	\$ 2,052,000	\$ 38,470,000
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation (The Lesser of 2(b)1 and 2(b)2 Below)	614,000	4,470,000	5,084,000
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	614,000	4,470,000	5,084,000
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	96,669,000
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	27,146,000	-	27,146,000
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (2(a) + 2(b) + 2(c))	\$ 64,178,000	\$ 6,522,000	\$ 70,700,000

	Change		
	(7)	(8)	(9)
	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ 6,628,600	\$ 3,836,000	\$ 10,464,600
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation (The Lesser of 2(b)1 and 2(b)2 Below)	(53,000)	(4,470,000)	(4,523,000)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	(53,000)	(4,470,000)	(4,523,000)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	2,350,000
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	(2,572,000)	-	(2,572,000)
(d) Deferred Tax Assets Admitted as the result of	\$ 4,003,600	\$ (634,000)	\$ 3,369,600

NOTES TO FINANCIAL STATEMENTS

application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))			
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3.

	2013	2012
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	619%	641%
(b) Amount of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	750,295,911	740,257,077

4(a).

	12/31/2013		12/31/2012		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
					(Col 1-3)	(Col 2-4)
Impact of Tax Planning Strategies	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital
1. Adjusted Gross DTAs Amount From Note 9A1(c)	\$ 185,197,600	\$ 11,995,000	\$ 156,082,000	\$ 6,552,000	\$ 29,115,600	\$ 5,473,000
2. Percentage of Adjusted Gross DTAs By Tax Character Attributable To The Impact of Tax Planning Strategies	0%	0%	0%	3%	0%	(3)%
3. Net Admitted Adjusted Gross DTAs Amount from Note 9A1(e)	\$ 62,074,600	\$ 11,995,000	\$ 64,178,000	\$ 6,522,000	\$ (2,103,400)	\$ 5,473,000
4. Percentage of Net Admitted Adjusted Gross DTAs by Tax Character Attributable To The Impact of Tax Planning Strategies	0%	0%	0%	6%	0%	(6)%

(c) Does the Company's tax-planning strategies include the use of reinsurance: Yes No

B. The Company does not have any DTLs described in SSAP No. 101 Income Taxes, a Replacement of SSAP No. 10R and SSAP No. 10, paragraph 23.

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

	(1) 12/31/2013	(2) 12/31/2012	(3) (Col 1-2) Change
1. Current Income Tax			
(a) Federal	\$ 45,217,000	\$ 40,050,000	\$ 5,167,000
(b) Foreign	-	-	-
(c) Subtotal	45,217,000	40,050,000	5,167,000
(d) Federal income tax on net capital gains	13,766,000	2,052,000	11,714,000
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	3,285,000	(3,285,000)
(g) Federal and foreign income tax incurred	\$ 58,983,000	\$ 45,387,000	\$ 13,596,000
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	-	-	-
(2) Unearned premium reserve	\$ 59,000	\$ 95,000	\$ (36,000)
(3) Policyholder reserves	66,613,600	59,877,000	6,253,600
(4) Investments	15,577,000	8,597,000	6,980,000
(5) Deferred acquisition costs	82,998,000	73,851,000	9,147,000
(6) Policyholder dividends accrual	1,373,000	2,176,000	(803,000)
(7) Fixed Assets	-	-	-

NOTES TO FINANCIAL STATEMENTS

(8) Compensation and benefits accrual	-	-	-
(9) Pension accrual	-	-	-
(10) Receivables – nonadmitted	3,600,000	-	3,600,000
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	15,460,000	11,486,000	3,974,000
(99) Subtotal	185,197,600	156,082,000	29,115,600
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	123,123,000	91,904,000	31,219,000
(d) Admitted ordinary deferred tax assets (2a99 – 2b – 2c)	62,074,600	64,178,000	(2,103,400)
(e) Capital			
(1) Investments	11,995,000	6,522,000	5,473,000
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(99) Subtotal	11,995,000	6,522,000	5,473,000
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99 – 2f – 2g)	11,995,000	6,522,000	5,473,000
(i) Admitted deferred tax assets (2d + 2h)	74,069,600	70,700,000	3,369,600
3. Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments	8,206,000	10,999,000	(2,793,000)
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	16,116,000	14,981,000	1,135,000
(4) Policyholder reserves	-	-	-
(5) Other (including items <5% of total capital tax liabilities)	-	270,000	(270,000)
(99) Subtotal	24,322,000	26,250,000	(1,928,000)
(b) Capital:			
(1) Investments	-	-	-
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	252,000	897,000	(644,000)
(99) Subtotal	252,000	897,000	(644,000)
(c) Deferred tax liabilities (3a99 + 3b99)	24,574,000	27,146,000	(2,572,000)
4. Net deferred tax assets/liabilities (2i – 3c)	\$ 49,495,600	\$ 43,554,000	\$ 5,941,600

- D. Effective tax rates differ from the current statutory rate of 35% principally due to the effects of deferred acquisition costs, statutory and tax reserve differences, accrual of market discount and amortization of bond premiums and policyholder dividend accruals.
- E. 1. The Company has no net operating loss carry-forwards, general business credit carry-forwards or alternative minimum tax credit carry-forwards.

The Company has foreign tax credit carry-forwards which expire as follows:

NOTES TO FINANCIAL STATEMENTS

Year Generated	Amount	Expiration
2009	\$7,058	2019
2010	\$ -	2020
2011	\$ 291,025	2021
2012	\$ 181,660	2022
2013	\$ 82,189	2023

2. The amount of Federal income taxes incurred and available for recoupment in the event of future losses are \$ 58,982,000 from the current year and \$ 40,735,000 from the prior year.

3. The Company does not have deposits admitted under Section 6603 of the Internal Revenue Code.

F. The Company's Federal income tax return is consolidated with the following entities:

AMBCO Capital Corporation	Liberty Personal Insurance Company
America First Insurance Company	Liberty RE (Bermuda) Limited
America First Lloyd's Insurance Company	Liberty Sponsored Insurance (Vermont), Inc.
American Economy Insurance Company	Liberty Surplus Insurance Corporation
American Fire and Casualty Company	LIH-RE of America Corporation
American States Insurance Company	LIU Specialty Insurance Agency Inc.
American States Insurance Company of Texas	LM General Insurance Company
American States Lloyds Insurance Company	LM Insurance Corporation
American States Preferred Insurance Company	LM Property & Casualty Insurance Company
Barrier Ridge LLC	LMHC Massachusetts Holdings Inc.
Berkeley Holding Company Associates, Inc.	LRE Properties, Inc.
Berkeley Management Corporation	Mid-American Fire & Casualty Company
Bridgefield Casualty Insurance Company	North Pacific Insurance Company
Bridgefield Employers Insurance Company	Ocasco Budget, Inc.
Capitol Court Corporation	OCI Printing, Inc.
Cascade Disability Management, Inc.	Ohio Casualty Corporation
Colorado Casualty Insurance Company	Ohio Security Insurance Company
Commercial Aviation Insurance, Inc.	Open Seas Solutions, Inc.
Consolidated Insurance Company	Oregon Automobile Insurance Company
Copley Venture Capital, Inc.	Peerless Indemnity Insurance Company
Diversified Settlements, Inc.	Peerless Insurance Company
Emerald City Insurance Agency, Inc.	Pilot Insurance Services, Inc.
Employers Insurance Company of Wausau	Rianoc Research Corporation
Excelsior Insurance Company	S.C. Bellevue, Inc.
F.B. Beattie & Co., Inc.	SAFECARE Company, Inc.
First National Insurance Company of America	Safeco Corporation
First State Agency Inc.	Safeco General Agency, Inc.
General America Corporation	Safeco Insurance Company of America
General America Corporation of Texas	Safeco Insurance Company of Illinois
General Insurance Company of America	Safeco Insurance Company of Indiana
Golden Eagle Insurance Corporation	Safeco Insurance Company of Oregon
Gulf States AIF, Inc.	Safeco Lloyds Insurance Company
Hawkeye-Security Insurance Company	Safeco National Insurance Company
Heritage-Summit HealthCare, Inc.	Safeco Properties, Inc.
Indiana Insurance Company	Safeco Surplus Lines Insurance Company
Insurance Company of Illinois	San Diego Insurance Company
LEXCO Limited	SCIT, Inc.
Liberty-USA Corporation	St. James Insurance Company Ltd.
Liberty Assignment Corporation	Summit Consulting, Inc.
Liberty Energy Canada, Inc.	Summit Consulting, Inc. of Louisiana
Liberty Financial Services, Inc.	Summit Holding Southeast, Inc.
Liberty Hospitality Group, Inc.	The First Liberty Insurance Corporation
Liberty Insurance Corporation	The Midwestern Indemnity Company
Liberty Insurance Holdings, Inc.	The National Corporation
Liberty Insurance Underwriters Inc.	The Netherlands Insurance Company
Liberty International Europe Inc.	The Ohio Casualty Insurance Company
Liberty International Holdings Inc.	
Liberty Life Assurance Company of Boston	
Liberty Life Holdings Inc.	
Liberty Lloyds of Texas Insurance Company	
Liberty Management Services, Inc.	
Liberty Mexico Holdings Inc.	
Liberty Mutual Agency Corporation	
Liberty Mutual Fire Insurance Company	
Liberty Mutual Group Asset Management Inc.	
Liberty Mutual Group Inc.	
Liberty Mutual Holding Company Inc.	
Liberty Mutual Insurance Company	
Liberty Mutual Personal Insurance Company	
Liberty Northwest Insurance Corporation	

NOTES TO FINANCIAL STATEMENTS

Wausau Business Insurance Company
 Wausau General Insurance Company
 Wausau Underwriters Insurance Company
 West American Insurance Company
 Winmar Company, Inc.
 Winmar of the Desert, Inc.
 Winmar Oregon, Inc.
 Winmar-Metro, Inc.

The method of federal income tax allocation is subject to a written agreement. Allocation is based upon separate return calculations with credit applied for losses as appropriate. The Company has the enforceable right to recoup prior year payments in the event of future losses.

G. The Company does not expect the Federal and Foreign income tax loss contingencies, as determined in accordance with SSAP No. 5R, Liabilities, Contingencies and Impairments of Assets, with the modifications provided in SSAP No. 101, Income Taxes – A Replacement of SSAP No. 10R and SSAP No. 10, to significantly increase within twelve months.

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

- A. The Company is directly owned 90% by Liberty Mutual Insurance Company, domiciled in Massachusetts, and 10% by Liberty Mutual Fire Insurance Company, Domiciled in Wisconsin.
- B. All of the non-insurance transactions which the Company had with its parent company involved less than 1/2 of 1% of the admitted assets of the reporting entity.
- C. In 2013 the Company received no capital contributions from its parent.
- D. As of December 31, 2013 the Company reported a \$ 27.4 million payable to the parent company. The terms of the settlement require that these amounts are settled within 30 days.
- E. The Company has a guarantee of payment in effect with Liberty Assignment Corporation. This guarantee does not result in a material contingent exposure to the reporting entity's or any related party's assets or liabilities. The Company is also party to a net worth maintenance agreement under which the Company agrees to cause BARCO Assignments Ltd. to have a net worth and liquidity at levels specified in the agreement. Pursuant to a guarantee agreement effective February 3, 1998 and as amended on March 3, 2006 Liberty Mutual Insurance Company unconditionally guarantees to the Company, on behalf of and for the benefit of the Company and owners of life insurance contracts and annuity contracts issued by the Company, that Liberty Mutual Insurance Company will, on demand, make funds available to for the timely payment of contractual obligations under any insurance policy or annuity contract issued by us.
- F. There is a service agreement between the Company and Liberty Mutual Insurance Company under which the latter provides the former with services of personnel, equipment, telephone, wire service, computers and similar machines to the extent necessary and appropriate. The Company reimburses the parent for the cost of all services provided under this agreement and for any other services that shall be supplied at the request of the Company. There is an investment management agreement between the Company and Liberty Mutual Group Asset Management Inc., under which the latter provides the former with investment management services. The Company reimburses the parent for the cost of these investment management services. There is also an Investment Services Agreement between the Company and Liberty Mutual Group Inc., which administers investments in connection with assets held under a group annuity contract. The Company is also party to a Cash Management Agreement with Liberty Mutual Investment Advisor LLC. Finally, the Company is party to a revolving credit agreement under which the Company may borrow up to \$ 150,000,000 from Liberty Mutual Insurance Company. The purpose of the extension of credit is for operating liquidity to accommodate fluctuations in daily cash flow and to promote efficient management of investments.
- G. All outstanding shares of the Company are owned by the Liberty Mutual Insurance Company (90%), domiciled in Massachusetts and the Liberty Mutual Fire Insurance Company (10%), domiciled in Wisconsin.
- H. The Company does not own any shares of an upstream intermediate or ultimate parent, either directly or indirectly.
- I. The Company has no investments in subsidiaries, controlled or affiliated entities which exceed 10% of the admitted assets of the Company.

NOTES TO FINANCIAL STATEMENTS

J. The Company did not recognize any impairment write down for its investments in subsidiary, controlled or affiliated companies during the statement period.

K. Not applicable.

L. Not applicable.

11. Debt

A. As of December 31, 2013 the Company had no outstanding capital notes or other debt obligations not already addressed in other notes as described in Statement of Statutory Accounting Principles number 15.

B. The Company has no Federal Home Loan Bank agreements structured as debt.

12. Deferred Compensation and Retirement Plans

A-F. The Company does not have any direct employees and therefore, does not have any direct obligations for a defined benefit plan, deferred compensation arrangements, compensated absences or other post retirement benefit plans. Services for the operation of the Company are provided under provision of an intercompany cost-sharing arrangement as described in note 10(f).

G. The Company participates in a postretirement benefit plan sponsored by Liberty Mutual, its parent. The Company has no legal obligation for benefits under this plan. Liberty Mutual allocates amounts to the Company each year. The Company's expense for the plan was \$ 15.7M in 2013 and \$ 14.6M in 2012.

H-I. See A-F above.

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

A. The Company has 12,000 shares authorized, 8,000 shares issued and outstanding. All shares are Class A shares.

B. The Company has no preferred stock outstanding.

C. Without prior approval of its domiciliary commissioner, dividends to shareholders are limited by the laws of the state of New Hampshire.

D. The Company has paid \$ 8.9 M in dividends to shareholders. The last dividend payment to shareholders was in December, 2006 for \$4.1M.

E. According to a resolution voted by the Board of Directors, not more than the larger of 10% of the statutory profits on participating business or 50 cents per \$ 1,000 of participating business in force may accrue to the shareholders' surplus account.

F. Restricted surplus for Participating shareholders is \$ (36,243,668).

G. There are no advances to surplus held by the Company.

H. The Company holds no stock for special purposes.

I. There were no changes in the amount of special surplus funds held in 2013.

J. The portion of unassigned surplus represented or reduced by each item below is as follows:

1. unrealized gains and losses	\$ 5,418,823
2. non admitted asset values	\$ 133,458,149
3. separate account business	\$ 750,000
4. asset valuation reserves	\$ 82,909,987
5. reinsurance in unauthorized companies	\$ 0

K. As of December 31, 2013 the Company has not issued any surplus debentures.

L. The Company has not undertaken any quasi-reorganizations in 2013.

M. Not applicable.

NOTES TO FINANCIAL STATEMENTS

14. Contingencies

- A. The Company has no material contingent liabilities as of December 31, 2013.
- B. The Company is not aware of any impending assessments which may have a material financial impact on its financial position.
- C. The Company is not aware of any material gain contingencies per SSAP No. 5.
- D. The Company had no claims related extra contractual obligations or bad faith losses stemming from lawsuits in 2013.
- E. In the normal course of its business operations, The Company is involved in litigation from time to time with claimants, beneficiaries and others, and several lawsuits were pending on December 31, 2013. In the opinion of the Company, the ultimate liability, if any, would not have a material adverse financial effect upon the Company.

15. Leases

- A-B. The Company does not have any lease obligations.

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

- A. The Company owns no Financial Instruments with Off-Balance Sheet Risk or Financial Instruments with Concentrations of Credit Risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. The Company did not have any transfers of receivables reported as sales during the year.
- B. The Company participates in a Securities Lending Program to generate additional income, whereby certain fixed income and mortgage backed securities are loaned for a period of time from the Company's portfolio to qualifying third parties, via a lending agent. The company does not participate in term loans; therefore, the company does not have contractual collateral transactions that extend beyond one year from the reporting date. Borrowers of these securities provide collateral equal to or in excess of 102% of the market value of the loaned securities. Acceptable collateral may be in the form of cash or U.S. Government securities, such as Treasuries and Agency Bonds. The market value of the loaned securities is monitored and additional collateral is obtained if the market value of the collateral falls below 102% of the market value of the loaned securities. Additionally, the lending agent indemnifies the Company against borrower defaults. Cash collateral is carried as an asset with an offsetting liability on the balance sheet, as the collateral is unrestricted and the Company can exercise discretion as to how the collateral is invested. The loaned securities remain a recorded asset of the Company.

At December 31, 2013 the total fair value of securities on loan for the Company was \$ 397,217,050 with a corresponding collateral value of \$ 406,105,935 of which \$ 301,822,761 represents cash collateral.

- C. In the course of the company's asset management, securities are sold and reacquired within 30 days of the sale date to enhance the company's yield on its investment portfolio. The Company had no wash sales during 2013.

NOTES TO FINANCIAL STATEMENTS

18. Gain or (Loss) to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans

A. ASO Plans	Uninsured Plans	Uninsured Portion Partially Insured Plans	Total
Net reimbursement or administrative expenses over (under) actual expenses	\$ 2.146 mil	\$0	\$ 2.146 mil
Other income or (expense)	\$0	\$0	\$0
Net gain or loss from operations	\$ 2.146 mil	\$0	\$ 2.146 mil
Claim Payment Volume	\$ 579.5 mil	\$0	\$ 579.5 mil
B. ASC Plans - None			
C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract - None			

19. Direct Premium Written By Managing General Agents/Third Party Administrators

- A. The Company does not have any direct premium written by managing general agents/third party administrators.

20. Fair Value Measurements

- A. Included in various investment related line items in the financial statements are certain financial instruments carried at fair value. Other financial instruments are periodically measured at fair value, such as when impaired, or, for certain bonds and preferred stock, when carried at the lower of cost or market. The Company's financial assets and liabilities carried at fair value have been classified, for disclosure purposes, based on a hierarchy defined by the fair value guidance as codified in the Financial Accounting Standards Board's Accounting Standards Codification Topic 820, Fair Value Measurements and Disclosures. This guidance establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value into three broad levels ("Level 1, 2 and 3"). Level 1 inputs are observable inputs that reflect quoted prices for identical assets or liabilities in active markets that the Companies have the ability to access at the measurement date. Level 2 inputs are observable inputs, other than quoted prices included in Level 1, for the asset or liability. Level 3 inputs are unobservable inputs reflecting the Companies' estimates of the assumptions that market participants would use in pricing the asset or liability (including assumptions about risk). The hierarchy requires the use of market observable information when available for assessing fair value. The following table summarizes the Company's assets that are measured at fair value on a recurring basis as of December 31, 2013, along with a brief description of the valuation technique for each type of asset

As of December 31, 2013				
Assets, at Fair Value,	Level 1	Level 2	Level 3	Total
Bonds	\$ -	\$ 2,884,100	\$ 22,500,000	\$ 25,384,100
Common Stock	-	-	7,603,100	7,603,100
Other Assets	-	-	18,229,287	18,229,287
Separate Account assets	41,371,331	-	67,850,187	109,221,518
Total assets	\$41,371,331	\$2,884,100	\$ 116,182,574	\$ 160,438,005

As of December 31, 2012				
Assets, at Fair Value,	Level 1	Level 2	Level 3	Total
Bonds	\$ -	\$ 1,214,219	\$ -	\$ 1,214,219
Common Stock	-	-	7,709,600	7,709,600
Other Assets	-	-	-	-
Separate Account assets	286,600,022	-	65,271,881	351,871,903
Total assets	\$286,600,022	\$1,214,219	\$ 72,981,481	\$360,795,722

NOTES TO FINANCIAL STATEMENTS

Common stocks are recorded at fair value and preferred stocks are reported at book value, fair value, or the lower of book value or fair value, depending on their NAIC designation, in the Company's financial statements. The fair value of common stocks are generally based on quoted prices in active markets. As such, common stocks are generally categorized as Level 1 of the fair value hierarchy. However, the Company receives common stock distributions from limited partnerships and they are categorized as level 3 as they are not in the active market. The fair value of preferred stocks are generally determined by quoted prices for similar instruments in active markets, hence they are categorized as Level 2 of the fair value hierarchy.

Separate account assets primarily consist of fixed maturity and equity securities, Fixed maturities are recorded at book/adjusted carrying value in the Company's financial statements. In instances where there are quoted prices in active markets for identical instruments, as is the case within the U.S. Treasury market, these securities are categorized as Level 1 of the fair value hierarchy. For securities where the fair value of fixed income securities are estimated using recently executed transactions, market price quotations, bond spread, or models that have inputs from published interest rate yield curves, these securities are generally categorized as Level 2 of the hierarchy. Additionally, in some instances where fixed maturity securities use significant inputs that are unobservable, they are categorized as Level 3 of the hierarchy. Equity securities are measured based on the methodology discussed above. The activity in separate account assets is offset by an equal amount for separate account liabilities, which results in a net zero impact for the Company.

The following table sets forth the fair values of assets on a recurring basis classified as Level 3 within the fair value:

	Balance January 1, 2013	Net Realized Gains (Losses)	Net Unrealized Gains (Losses)	Net Purchases, (Sales) & Maturities	Transfer in and/ or out of Level 3	Balance December 31, 2013
Bonds	\$ -	\$ -	\$ -	\$ 29,924,935	\$ (7,424,935)	\$ 22,500,00
Common Stock	7,709,600	-	-	(106,500)	-	7,603,100
Other Assets	-	-	-	18,229,287	-	18,229,287
Separate Account assets	65,271,881	-	(872,214)	3,767,827	\$(317,307)	67,850,187
Total assets	\$72,981,481	\$ -	\$(872,214)	\$51,815,549	\$ (7,742,242)	\$116,182,574

	Balance January 1, 2012	Net Realized Gains (Losses)	Net Unrealized Gains (Losses)	Net Purchases, (Sales) & Maturities	Transfer in and/ or out of Level 3	Balance December 31, 2012
Bonds	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Common Stock	7,709,600	-	-	-	-	7,709,600
Other Assets	-	-	-	-	-	-
Separate Account assets	174,121,459	-	1,299,335	(110,148,913)	-	65,271,881
Total assets	\$181,831,059	\$ -	\$1,299,335	\$(110,148,913)	\$ -	\$72,981,481

D

Financial Instruments Measured at Fair Value on a Non-Recurring Basis

Certain financial assets are measured at fair value on a non-recurring basis, such as certain bonds valued at the lower of cost or fair value, or investments impaired. Impaired bonds with a carrying value of \$ 7,688,572 and \$51,946,166 at December 31, 2013 and 2012, respectively were reported at fair value. The NAIC class and amount of these bonds is as follows:

NAIC Class	2013 Balance	2012 Balance
NAIC Class 1	0	3,913,576
NAIC Class 2	7,688,572	30,482,346
NAIC Class 3	0	10,991,326
NAIC Class 4	0	6,558,918
Total	7,688,572	51,946,166

NOTES TO FINANCIAL STATEMENTS

B. Company is not required to disclose.

C. The following is the aggregate fair value for all financial instruments of the company as of December 31, 2013:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Cash, Cash Equivalents, and Short Term	124,832,987	124,832,987	123,830,707	\$1,002,280		
Bonds	12,363,345,943	11,565,883,950	154,353,127	12,094,312,387	114,680,429	
Preferred Stock	1,130,831	356,606		1,130,831		
Common Stock	7,603,100	7,603,100			7,603,100	
Other Assets	18,229,287	18,229,287			18,229,287	
Securities Lending	301,822,761	301,822,761		301,822,761		
Mortgage Loans	381,015,997	363,126,045			381,015,997	
Surplus Notes	127,455,946	116,923,532		116,563,446	10,892,500	
Separate Accounts	109,221,518	109,221,518	41,371,331		67,850,187	
Contract Loans	120,359,162	120,359,162			120,359,162	
Total	\$13,555,017,532	\$12,728,358,948	\$319,555,165	\$12,514,831,705	\$720,630,662	

D. Not applicable.

21. Other Items

- A. The Company has no reporting requirements referred to in Statement of Statutory Accounting Principles number 24 "Discontinued Operations and Extraordinary Items".
- B. The Company has no reporting requirements referred to in Statement of Statutory Accounting Principles number 36 "Trouble Debt Restructuring".
- C. In the first quarter of 2013, our Affiliate, Liberty Personal Insurance Corporation transferred \$ 98M in fair value of bonds to our Company in the form of a dividend. Per statutory guidance in SSAP 25, SSAP 72 and SSAP 97, our Company recorded dividend income of \$ 13.6M and \$ 84.4M in return of capital. This transaction did not affect total surplus.
- D. The Company routinely assesses the collectibility of receivables on its balance sheet and based on Company experience, less than 1% of the balance may become uncollectible and the potential loss is not material to the Company's financial condition.
- E. The Company has no State Transferable Tax Credits as of December 31, 2013.
- F. The Company has no material exposure to subprime mortgage related risk in 2013.
- G. Under an election made by a life insurance beneficiary, the Company transfers the proceeds of amounts due to an unaffiliated bank or thrift institution in the name of said beneficiary. These amounts are reported in the financial statements on Exhibit 7, Column 6. The Company paid interest rates on these deposits of 1.0% in 2013. Interest rates are reviewed for possible adjustment on a weekly basis. The company charges no fees to the beneficiaries related to these retained asset accounts. Retained asset accounts are not the default method for satisfying life insurance claims.
- (2)

	In Force			
	As End of Current Year		As End of Prior Year	
	Number	Balance	Number	Balance
a. Up to and including 12 months	225	\$13,136,926	236	\$16,945,338
b. 13 to 24 months	165	\$8,548,912	128	\$8,438,512
c. 25 to 37 months	90	\$6,028,835	64	\$2,765,003
d. 37 to 48 months	54	\$2,232,339	37	\$3,556,218
e. 49 to 60 months	27	\$3,265,284	39	\$559,391
f. Over 60 months	252	\$5,661,278	265	\$5,748,440
g. Total	813	\$38,873,574	769	\$38,012,902

NOTES TO FINANCIAL STATEMENTS

(3)

	Individual		Group	
	Number	Balance	Number	Balance
a. Number/balance of retained asset accounts at the beginning of the year	409	\$14,900,660	360	\$23,112,242
b. Number/amount of retained asset accounts issued/added during the year	105	\$9,956,517	120	\$15,489,132
c. Investment earnings credited to retained asset accounts during the year	N/A	\$150,568	N/A	\$233,816
d. Fees and other charges assessed to retained asset accounts during the year	N/A	\$0	N/A	\$0
e. Number/amount of retained asset accounts transferred to state unclaimed property funds during the year	0	\$0	0	\$0
f. Number/amount of retained asset accounts closed/withdrawn during the year	93	\$10,315,912	88	\$15,251,275
g. Number/balance of retained asset accounts at the end of the year	421	\$14,691,833	392	\$23,583,915

22. Events Subsequent

- A. The Company is not aware of any events occurring subsequent to the close of the books for this statement which may have a material effect on its financial condition.

23. Reinsurance

- A. Ceded Reinsurance Report

Section 1 - General Interrogatories

- Are any of the reinsurers, listed in schedule S as non affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the of the Company? Yes () No (X) If yes, give full details.
- Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) which is owned in excess of 10% or controlled directly or indirectly, by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business? Yes () No (X) If yes, give full details.

Section 2 - Ceded Reinsurance Report - Part A

- Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes () No (X)
- Does the Company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes () No (X) If yes, give full details.

NOTES TO FINANCIAL STATEMENTS

Section 3 - Ceded Reinsurance Report - Part B

1. What is the estimated amount of the aggregate reduction in surplus, for agreements not reflected in Section 2 above, of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate. \$ 0.
2. Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the Company as of the effective date of the agreement? Yes () No (x) If yes, what is the amount of reinsurance credits, whether as asset or a reduction of liability, taken for such agreements or amendments.

B. Uncollectible Reinsurance

1. The Company had no uncollectible reinsurance balances written off through income and expenses in the current year.

C. Commutation of Ceded Reinsurance

1. The Company had no Reinsurance Treaty Commutations in 2013.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

1. The Company did not have any reinsurance agreements with Certified Reinsurers whose ratings were downgraded or subject to revocation in 2013.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

- A. The Company estimates accrued retrospective premium adjustments for its Group Life and Group Disability contracts. The estimate for each case is derived from actual policy year-to-date premiums and paid claims, along with estimates for unpaid claims reserves and expenses.
- B. Accrued retrospective premiums are recorded through earned premium.
- C. Annual Premiums Subject to Retrospective Ratings in 2013 were \$ 241.7 million. This represented approximately 27% of total written premium for group policies.
- D. None

25. Change in Incurred Losses and Loss Adjustment Expenses

- A. Reserves are calculated on a tabular basis. There are no material changes in the provision of incurred loss and loss adjustment expenses as a result of additional information becoming available on an individual claim from prior year insured events.

26. Intercompany Pooling Arrangements

- A. Liberty Life Assurance Company of Boston is not a part of any intercompany pooling arrangements.

27. Structured Settlements

- A. The Company did not purchase any structured settlements in 2013.

28. Health Care Receivables

- A. The Company has no Health Care Receivables in accordance with SSAP No. 84.

29. Participating Policies

- A. For the year ending December 31, 2013 premiums collected under participating Policies were \$ 43.4 million, or 2.0% of total premium collected by our Company. The Company holds a liability for any dividends that will be declared at the end of the current policy year for all of our participating policies. We also hold a liability for all unpaid but declared dividends. The Company paid dividends of \$ 7.6 million in 2013 and did not allocate any additional income to such policyholders.

NOTES TO FINANCIAL STATEMENTS

30. Premium Deficiency Reserves

- A. The Company has no premium deficiency reserves for its accident and health business.

31. Reserves for Life Contracts and Annuity Contracts

- A. The Company waives deductions of deferred fractional premiums upon death of the Insured on all policies and returns any portion of the final premium beyond the date of death for all policies issued on the Extra Value Life form, and for all policies issued in Massachusetts since July 1, 1976, and for all policies issued since February 1, 1981. The Company holds a net level premium reserve on mortality and interest bases consistent with the basic policy. Surrender values are not promised in excess of the legally computed reserves.
- B. Additional premiums are charged for policies issued on sub-standard lives according to underwriting classification. Mean reserves are determined by computing the regular mean reserve for the plan at the issue age and duration and holding an additional one-half of the extra premium for the year.
- C. As of December 31, 2013 the Company had \$ 4,727,633,862 of insurance in force for for which gross premiums are less than the net premiums according to the standard of valuation set by the State of New Hampshire.
- D. The Tabular Interest (Page 7, Part A, Line 4), Tabular less Actuarial Reserves Released (Page 7, Part A, Line 5) and Tabular Cost (Page 7, Part A, Line 9) have been determined by the formula as described for these lines in the instructions for Page 7.
- E. The Tabular Interest (Page 7, Part B, Line 3) has been determined by the formula as described for these lines in the instructions for Page 7.
- F. There were no other reserve changes for 2013.

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

A. Subject to discretionary withdrawal:	Amount	% of Total
1.1 - With Market Value Adjustment	0	
1.2 - at Book Value less Surrender Chg	\$ 204,424,730	3.78%
1.3 - at Market Value	<u>40,302,050</u>	<u>0.74%</u>
1.4 - Total with adjustment or at Mkt Value	244,726,780	4.52%
1.5 - at Book Value without adjustment	278,923,746	5.16%
 B. Not Subject to Discretionary Withdrawal	 <u>4,885,454,859</u>	 <u>90.32%</u>
C. Total (gross)	5,409,105,385	100.0%
D. Reinsurance Ceded	<u>36,949,977</u>	
E. Total Net (C-D)	<u>\$ 5,372,155,405</u>	

Reconciliation of total annuity actuarial reserves, deposit liabilities and other liabilities:

F. Life and Accident and Health Annual Statement:

1. Exhibit 5, Annuities section, Total (net)	\$ 4,242,948,036
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	3,680,246
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	<u>1,017,120,892</u>
4. Subtotal	\$ 5,263,749,174

Separate Account Annual Statement

5. Exhibit 3, Line 0299999, Column 2	\$ 7,487,384
6. Exhibit 3, Line 0399999, Column 2	0
7. Policyholder dividend and coupon accumulations	0
8. Policyholder premiums	0

NOTES TO FINANCIAL STATEMENTS

9.	Guaranteed interest contracts	0
10.	Other contract deposit funds	\$ <u>100,918,848</u>
11.	Subtotal	\$ <u>108,406,232</u>
12.	Combined Total	\$ <u>5,372,155,405</u>

G. FHLB(Federal Home Loan Bank) Agreements

1-6. The Company is a member of The Federal Home Loan Bank of Boston. In December 2011, the Company purchased stock in the amount of \$7,709,600 as part of its membership. Liberty Life Assurance Company of Boston had no activity in this program in either 2012 or 2013.

33. Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2013 were as follows:

<u>Type</u>	<u>Gross</u>	<u>Net of Loading</u>
(1) Industrial	\$ 0	\$ 0
(2) Ordinary New Business	6,810,759	3,404,012
(3) Ordinary Renewal Business	51,133,534	46,947,301
(4) Credit Life	0	0
(5) Group Life	13,274,057	12,610,354
(6) Group Annuity	<u>0</u>	<u>0</u>
(7) Totals	\$ <u>71,218,350</u>	\$ <u>62,961,667</u>

34. Separate Accounts

A. Separate Account Activity

1. The Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and/or transactions. For the current reporting year, the Company reported assets and liabilities from the following product lines/transactions into a separate account:

Variable Life Insurance Products
Variable Annuities
Separate Account Group Annuities

2. All Separate Account Assets of Liberty Life Assurance Company of Boston are legally insulated from the general account.
3. All of the Company's Separate Accounts are non-guaranteed.
4. The Separate Accounts of the Company do not participate in security lending transactions.

B. General Nature and Characteristics of Separate Accounts Business

	<u>Nonguaranteed Separate Accounts</u>
1. Premiums, considerations or deposits for year	\$ 2,895,576
2. Market Value invested assets at 12/31/2013	109,221,518
3. Assets Categorized by Withdrawal Characteristics:	
a. Subject to Discretionary Withdrawal	0
b. With Market Value adjust	0

NOTES TO FINANCIAL STATEMENTS

c. At book value without MV adjustment and with current surrender charge 5% or more	0
d. At Market Value	41,029,273
e. At book value without MV adjustment and with current surrender charge less than 5%	0
f. Subtotal	\$ 41,029,273
g. Not subject to discretionary withdrawal	68,192,245
h. Total withdrawal	<u>0</u>
Total Market Value	<u>\$ 109,221,518</u>

Separate Accounts assets and liabilities represent designated funds held and invested by the Company for the benefit of contract holders. Separate Accounts invested assets are carried at market value. Investment income and changes in asset values do not affect the operating results of the Company. Separate Accounts business is maintained independently from the general account of the Company. The Company provides administrative services for these contracts. During 2013 Liberty Mutual Insurance Group transferred the majority of its remaining Group Pension business out of Liberty Life Assurance Company of Boston's Separate Accounts. There is one Limited Partnership Asset remaining and it is scheduled to be transferred in 2014.

C. Reconciliation of Net Transfers to (from) Separate Accounts and the General Account

1. Transfers as reported in the Separate Accounts Statement;	
a. Transfers to Separate Accounts (Page 4 Line 1.4)	\$ 2,895,576
b. Transfers from Separate Accounts (Page 4, Line 10)	<u>6,770,878</u>
c. Net transfers	(3,875,303)
2. Reconciling Adjustments:	
a. Net transfer of reserves from (to) Separate Accounts	(749,643)
b. Other transfers to Separate Accounts	912,493
3. Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement	\$ <u>(3,712,453)</u>

35. Loss/Claim Adjustment Expenses

- A. The balance in the liability for unpaid accident and health claim adjustment expenses as of 2013 and 2012 was \$ 66.5 million and \$ 36.9 million, respectively.
- B. The Company incurred \$ 65.6 million of claim adjustment expenses in 2013.
- C. The Company paid \$ 36.0 million of claim adjustment expenses in 2013, of which \$ 13.7 million of the paid amount is attributable to insured or covered events of prior years.
- D. The Company does not have any anticipated salvage or subrogation in its loss adjustment expense reserves.

GENERAL INTERROGATORIES

PART 1 – COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes No

If yes, complete Schedule Y, Parts 1, 1A and 2.

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A

1.3 State Regulating? New Hampshire

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

2.2 If yes, date of change:

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

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

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/11/2011

3.4 By what department or departments?
 New Hampshire

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes No N/A

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes No N/A

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business? Yes No

4.12 renewals? Yes No

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business? Yes No

4.22 renewals? Yes No

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

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

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

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

GENERAL INTERROGATORIES

6.2 If yes, give full information:

.....

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]

7.2 If yes,

7.21 State the percentage of foreign control. _____ %
 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
.....

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

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

.....

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

8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e., the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the 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. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

Ernst & Young LLP, 200 Clarendon Street, Boston, MA 02116

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]

10.2 If response to 10.1 is yes, provide information related to this exemption:

.....

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]

10.4 If response to 10.3 is yes, provide information related to this exemption:

.....

GENERAL INTERROGATORIES

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes No N/A

10.6 If the response to 10.5 is no or n/a, please explain:

.....

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

Mary Madden, 100 Libery Way, Dover, NH 03820 Employee

.....

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes No

12.11 Name of real estate holding company

12.12 Number of parcels involved

12.13 Total book/adjusted carrying value

\$ _____

12.2 If yes, provide explanation:

.....

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

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

.....

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

Yes No

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

Yes No

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes No N/A

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules, and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.

Yes No

14.11 If the response to 14.1 is no, please explain:

.....

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

Yes No

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

.....

GENERAL INTERROGATORIES

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

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

.....

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
.....
.....

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate thereof? Yes [X] No []

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]

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

20.11 To directors or other officers	\$ _____
20.12 To stockholders not officers	\$ _____
20.13 Trustees, supreme or grand (Fraternal only)	\$ _____

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers	\$ _____
20.22 To stockholders not officers	\$ _____
20.23 Trustees, supreme or grand (Fraternal only)	\$ _____

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others	\$ _____
21.22 Borrowed from others	\$ _____
21.23 Leased from others	\$ _____
21.24 Other	\$ _____

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment	\$ _____
22.22 Amount paid as expenses	\$ _____
22.23 Other amounts paid	\$ _____

GENERAL INTERROGATORIES

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

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ _____

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No []

24.02 If no, give full and complete information, relating thereto:

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided):

24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [X] No [] N/A []

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ 406,105,935

24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$ _____

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [X] No [] N/A []

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [X] No [] N/A []

24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [X] No [] N/A []

24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ <u>301,822,761</u>
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ <u>301,822,761</u>
24.103	Total payable for securities lending reported on the liability page	\$ <u>301,822,761</u>

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [X] No []

25.2 If yes, state the amount thereof at December 31 of the current year:

	25.21 Subject to repurchase agreements	\$ _____
	25.22 Subject to reverse repurchase agreements	\$ _____
	25.23 Subject to dollar repurchase agreements	\$ _____
	25.24 Subject to reverse dollar repurchase agreements	\$ _____
	25.25 Pledged as collateral	\$ _____
	25.26 Placed under option agreements	\$ _____
	25.27 Letter stock or securities restricted as to sale	\$ <u>7,603,100</u>
	25.28 On deposit with state or other regulatory body	\$ <u>11,273,647</u>
	25.29 Other	\$ _____

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount
FHLB CAPITAL STOCK	FEDERAL HOME LOAN BANK BOSTON	7,603,100

GENERAL INTERROGATORIES

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes No

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement. Yes No N/A

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes No

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

28. 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 No

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

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Chase Royal Trust	1 Chase Manhattan Plaza, 77 King Street West, Toronto, Ontario M5W 1 P9

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes No

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

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

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

1 Central Registration Depository Number(s)	2 Name	3 Address
N/A	Liberty Mutual Group Asset Managemen	175 Berkeley Street, Boston, MA 02116
N/A	Liberty Mutual Investment Advisors, LLC	175 Berkeley Street, Boston, MA 02116
N/A	Stancorp Mortgage Investors	1100 SW Sixth Avenue, Portland, OR 97204

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D – Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes No

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 TOTAL		

GENERAL INTERROGATORIES

29.3 For each mutual fund listed in the table above, complete the following schedule:

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	11,673,501,416	12,290,978,460	617,477,044
30.2 Preferred stocks	356,606	1,130,831	774,225
30.3 Totals	11,673,858,022	12,292,109,291	618,251,269

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

The primary source is published unit prices from the NAIC Securities Valuation Office. The secondary source is the pricing vendor, Interactive Data Corporation, followed by backfill from Bloomberg and Markit. Lastly, management determines fair value based on quoted market prices of similar financial instruments or by using industry recognized valuation techniques.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

.....

.....

.....

.....

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

32.2 If no, list exceptions:

.....

.....

.....

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 357,312

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1	2
Name	Amount Paid
	\$
	\$
	\$

34.1 Amount of payments for legal expenses, if any? \$ 1,304,909

GENERAL INTERROGATORIES

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
.....	\$
.....	\$
.....	\$

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

\$ 28,955

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
AMERICAN COUNCIL OF LIFE INSURERS	\$ 20,505
.....	\$
.....	\$

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
 1.2 If yes, indicate premium earned on U.S. business only. \$ _____
 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ _____

1.31 Reason for excluding:

.....

.....

.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$ _____
 1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$ _____

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$ _____
 1.62 Total incurred claims \$ _____
 1.63 Number of covered lives _____

All years prior to most current three years:

1.64 Total premium earned \$ _____
 1.65 Total incurred claims \$ _____
 1.66 Number of covered lives _____

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$ _____
 1.72 Total incurred claims \$ _____
 1.73 Number of covered lives _____

All years prior to most current three years:

1.74 Total premium earned \$ _____
 1.75 Total incurred claims \$ _____
 1.76 Number of covered lives _____

2. Health Test:

	1		2	
	Current Year		Prior Year	
2.1 Premium Numerator	\$ _____		\$ _____	
2.2 Premium Denominator	\$ 2,095,921,241		\$ 1,807,075,955	
2.3 Premium Ratio (2.1 / 2.2)				
2.4 Reserve Numerator	\$ _____		\$ _____	
2.5 Reserve Denominator	\$ 10,519,552,484		\$ 9,507,659,196	
2.6 Reserve Ratio (2.4 / 2.5)				

3.1 Does this reporting entity have Separate Accounts? Yes [X] No []

3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [X] No [] N/A []

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? \$ _____

3.4 State the authority under which Separate Accounts are maintained:

New Hampshire general law and resolution by the Board of Directors

.....

.....

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No [X]

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]

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

4.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid \$ 78,678,394
 4.22 Received \$ _____

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

5.2 If yes, what amount pertaining to these items is included in:

5.21 Page 3, Line 1 \$ _____
 5.22 Page 4, Line 1 \$ _____

6. For stock reporting entities only:

6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 546,893,842

7. Total dividends paid stockholders since organization of the reporting entity:

7.11 Cash \$ 8,900,000
 7.12 Stock \$ _____

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance. Yes [] No [X]

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

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

	1		2		3
	Reinsurance Assumed		Reinsurance Ceded		Net Retained
8.31 Earned premium	_____		_____		_____
8.32 Paid claims	_____		_____		_____
8.33 Claim liability and reserve (beginning of year)	_____		_____		_____
8.34 Claim liability and reserve (end of year)	_____		_____		_____
8.35 Incurred claims	_____		_____		_____

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<\$25,000		
8.42	\$25,000 - 99,999		
8.43	\$100,000 -249,999		
8.44	\$250,000 - 999,999		
8.45	\$1,000,000 or more		

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? \$ _____

9.1 Does the company have variable annuities with guaranteed benefits? Yes [X] No []

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1 Guaranteed Death Benefit	2 Guaranteed Living Benefit	3 Waiting Period Remaining	4 Account Value Related to Col. 3	5 Total Related Account Values	6 Gross Amount of Reserve	7 Location of Reserve	8 Portion Reinsured	9 Reinsurance Reserve Credit
Greater of premium	None	N/A	N/A	3,087,302	12,231	Exhibit 5	0	
Greater of premium	None	N/A	N/A	4,634,864	28,729	Exhibit 5	0	

10. For reporting entities having sold annuities to another issuer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

10.1 Amount of loss reserves established by these annuities during the current year: \$ _____

10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1 P&C Insurance Company and Location	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
	\$ _____
	\$ _____
	\$ _____

11.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

11.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$ _____

11.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

11.4 If yes, please provide the balance of the funds administered as of the reporting date. \$ _____

FIVE – YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1	2	3	4	5
	2013	2012	2011	2010	2009
Life Insurance in Force					
(Exhibit of Life Insurance)					
1. Ordinary-whole life and endowment (Line 34, Col. 4)	14,029,608	12,967,211	11,776,411	10,391,264	9,391,088
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4)	36,090,626	33,721,124	31,270,125	29,144,825	26,931,842
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	118,054,035	96,588,413	88,275,988	80,226,186	80,345,076
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	168,174,269	143,276,748	131,322,524	119,762,275	116,668,006
New Business Issued					
(Exhibit of Life Insurance)					
8. Ordinary-whole life and endowment (Line 34, Col. 2)	1,628,622	1,682,199	1,732,883	1,425,285	1,139,034
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2)	4,615,283	4,582,066	4,216,113	4,152,920	4,367,334
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)	22,737,097	12,516,706	15,302,562	10,489,388	9,570,609
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	28,981,002	18,780,971	21,251,558	16,067,593	15,076,977
Premium Income - Lines of Business					
(Exhibit 1 – Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary life insurance (Line 20.4, Col. 3)	548,616,394	594,948,181	557,271,455	481,692,848	348,706,829
15.2 Ordinary individual annuities (Line 20.4, Col. 4)	662,922,195	427,975,911	292,458,087	211,856,989	248,226,075
16. Credit life, (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	226,750,668	195,030,886	182,084,350	169,695,286	163,172,212
17.2 Group annuities (Line 20.4, Col. 7)	2,000	1,000		6,889	
18.1 A & H-group (Line 20.4, Col. 8)	657,624,440	589,112,663	609,665,483	527,027,383	448,417,707
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)	5,544	7,314	9,276	14,372	193,203
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	2,095,921,241	1,807,075,955	1,641,488,651	1,390,293,767	1,208,716,026
Balance Sheet					
(Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	13,005,869,465	12,051,307,622	11,077,505,953	10,267,402,794	9,422,583,171
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	12,288,987,941	11,362,669,476	10,416,874,261	9,629,749,400	8,825,040,427
23. Aggregate life reserves (Page 3, Line 1)	8,816,718,056	7,933,778,555	7,169,591,274	6,526,923,589	6,032,644,803
24. Aggregate A & H reserves (Page 3, Line 2)	1,608,616,588	1,495,794,099	1,409,376,933	1,267,356,865	1,148,300,864
25. Deposit-type contract funds (Page 3, Line 3)	1,017,120,891	946,955,050	907,773,479	886,137,391	905,764,553
26. Asset valuation reserve (Page 3, Line 24.01)	82,909,987	91,310,767	79,903,081	68,126,983	61,326,131
27. Capital (Page 3, Lines 29 & 30)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37)	714,381,524	686,138,146	658,131,692	635,153,394	595,042,744
Cash Flow (Page 5)					
29. Net cash from operations (Line 11)	1,118,917,637	941,453,283	769,551,920	712,790,860	599,176,939
Risk-Based Capital Analysis					
30. Total adjusted capital	799,791,511	783,811,077	744,971,693	711,978,346	664,844,920
31. Authorized control level risk-based capital	121,227,029	115,445,082	111,397,960	97,150,199	108,857,239
Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
(Page 2, Col. 3) (Line No./Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	90.9	88.8	88.3	87.4	86.1
33. Stocks (Lines 2.1 and 2.2)	0.2	1.0	1.1	1.1	1.1
34. Mortgage loans on real estate (Lines 3.1 and 3.2)	2.9	2.0	1.9	1.8	2.0
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	1.0	1.3	1.3	1.5	6.3
37. Contract loans (Line 6)	0.9	1.0	1.1	1.1	1.1
38. Derivatives (Page 2, Line 7)					X X X
39. Other invested assets (Line 8)	1.7	1.7	1.6	1.4	3.4
40. Receivables for securities (Line 9)	0.0	0.1	0.0	0.0	
41. Securities lending reinvested collateral assets (Line 10)	2.4	4.2	4.8	5.8	X X X
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE – YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2013	2012	2011	2010	2009
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	15,040,513	109,188,986	106,983,106	104,895,818	102,514,781
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49	15,040,513	109,188,986	106,983,106	104,895,818	102,514,781
51. Total investment in parent included in Lines 44 to 49 above					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	133,458,149	94,280,569	60,897,361	46,607,951	40,974,245
53. Total admitted assets (Page 2, Line 28, Col. 3)	13,115,090,983	12,403,179,525	15,165,147,528	14,160,737,501	12,983,174,690
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	607,888,826	571,705,065	542,626,618	524,185,440	494,456,703
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(5,923,028)	(24,797)	846,742	(5,883,877)	(15,112,903)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(17,916,810)	3,751,940	2,901,294	13,663,619	(20,803,899)
57. Total of above Lines 54, 55 and 56	584,048,988	575,432,208	546,374,654	531,965,182	458,539,901
Benefits and Reserve Increase (Page 6)					
58. Total contract benefits-life (Lines 10, 11, 12, 13, 14 and 15, Col.1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 and 11)	775,840,186	672,962,200	629,202,233	569,531,752	535,654,134
59. Total contract benefits-A & H (Lines 13 & 14, Cols. 9, 10 & 11)	468,586,475	447,852,104	417,199,826	375,603,716	329,417,841
60. Increase in life reserves-other than group and annuities (Line 19, Cols. 2 & 3)	388,827,786	478,205,717	465,256,116	392,583,336	271,850,714
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	112,822,489	89,955,246	142,020,068	119,045,287	126,961,770
62. Dividends to policyholders (Line 30, Col. 1)	6,300,268	7,547,853	8,588,893	12,116,297	11,693,715
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00	13.1	13.4	11.7	12.9	14.6
64. Lapse percent (ordinary only) [Exhibit of Life Insurance, Column 4, Lines 14 & 15] / ½ (Exhibit of Life Insurance, Column 4, Lines 1 & 21)] x 100.00	5.9	6.1	6.3	6.6	7.2
65. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	88.8	91.7	92.1	94.4	102.5
66. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)	0.3	0.5	0.4	0.5	0.7
67. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	18.5	16.6	11.9	13.7	15.0
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims-group health (Sch. H, Part 3, Line 3.1, Col. 2)	1,427,893,720	1,351,467,610	1,246,785,595	1,115,276,062	1,020,953,171
69. Prior years' claim liability and reserve-group health (Sch. H, Part 3, Line 3.2, Col. 2)	1,517,655,144	1,426,293,039	1,283,206,904	1,158,291,213	1,039,192,263
70. Incurred losses on prior years' claims-health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)	175,971	157,989	193,262	295,902	316,478
71. Prior years' claim liability and reserve-health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2)	153,946	146,032	239,333	266,837	245,254
Net Gains From Operations After Federal Income					
Taxes by Lines of Business					
(Page 6, Line 33)					
72. Industrial life (Col. 2)					
73. Ordinary-life (Col. 3)	11,984,307	(4,281,894)	3,835,237	(1,525,515)	(17,806)
74. Ordinary-individual annuities (Col. 4)	(1,747,302)	3,530,947	4,895,781	4,787,826	(6,333,854)
75. Ordinary-supplementary contracts (Col. 5)	(232,264)	(265,704)	(63,400)	16,784	(23,862)
76. Credit life (Col. 6)					
77. Group life (Col. 7)	9,025,735	5,205,547	(2,732,319)	21,028,638	2,600,717
78. Group annuities (Col. 8)	1,341,021	989,911	2,775,614	1,814,761	2,002,726
79. A & H-group (Col. 9)	24,721,087	26,219,928	43,751,947	22,300,090	(4,083,486)
80. A & H-credit (Col. 10)					
81. A & H-other (Col. 11)	(18,634)	(24,411)	47,274	4,322	140,895
82. Aggregate of all other lines of business (Col. 12)					
83. Total (Col. 1)	45,073,950	31,374,324	52,510,134	48,426,906	(5,714,670)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No [X]

If no, please explain:

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group		10 Total Amount of Insurance (a)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance (a)	7 Number of			9 Amount of Insurance (a)
							7 Policies	8 Certificates		
1. In force end of prior year			351,225	46,688,335			346	948,929	96,588,413	143,276,748
2. Issued during year			42,606	6,243,905			65	274,298	22,737,097	28,981,002
3. Reinsurance assumed										
4. Revived during year			1,363	523,044						523,044
5. Increased during year (net)			4,253	385,327				18,934	4,791,905	5,177,232
6. Subtotals, Lines 2 to 5			48,222	7,152,276			65	293,232	27,529,002	34,681,278
7. Additions by dividends during year	X X X		X X X	(5,276)	X X X		X X X	X X X		(5,276)
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			399,447	53,835,335			411	1,242,161	124,117,415	177,952,750
Deductions during year:										
10. Death			2,203	129,641			X X X	3,713	173,370	303,011
11. Maturity			10	431			X X X			431
12. Disability							X X X			
13. Expiry			2,073	59,934				3	138	60,072
14. Surrender			11,516	1,246,645				205	10,121	1,256,766
15. Lapse			11,042	1,609,033			21	51,046	5,878,426	7,487,459
16. Conversion			2,864	669,417			X X X	X X X	X X X	669,417
17. Decreased (net)								(5)	1,325	1,325
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			29,708	3,715,101			21	54,962	6,063,380	9,778,481
21. In force end of year (Line 9 minus Line 20)			369,739	50,120,234			390	1,187,199	118,054,035	168,174,269
22. Reinsurance ceded end of year	X X X		X X X	35,458,256	X X X		X X X	X X X	2,971,329	38,429,585
23. Line 21 minus Line 22	X X X		X X X	14,661,978	X X X	(b)	X X X	X X X	115,082,706	129,744,684
DETAILS OF WRITE-IN LINES										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 08 from overflow page										
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 08 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above)										

NONE

NONE

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$ 0; Individual \$ 0

EXHIBIT OF LIFE INSURANCE (Continued)**ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR**

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	X X X		X X X	347,560
25. Other paid-up insurance			66,409	4,537,547
26. Debit ordinary insurance	X X X	X X X		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies - decreasing			2,407	127,031
28. Term policies - other	19,228	4,580,894	138,488	34,745,257
29. Other term insurance - decreasing	X X X		X X X	10,702
30. Other term insurance	X X X	28,738	X X X	799,800
31. Totals, (Lines 27 to 30)	19,228	4,609,632	140,895	35,682,790
Reconciliation to Lines 2 and 21:				
32. Term additions	X X X		X X X	328,283
33. Totals, extended term insurance	X X X	X X X	3,768	79,552
34. Totals, whole life and endowment	23,378	1,628,622	225,076	14,029,608
35. Totals (Lines 31 to 34)	42,606	6,238,254	369,739	50,120,233

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary	6,190,882	53,023	47,218,246	2,901,987
38. Credit Life (Group and Individual)				
39. Group	22,737,097		118,054,036	
40. Totals (Lines 36 to 39)	28,927,979	53,023	165,272,282	2,901,987

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	X X X		X X X	454,742
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		X X X		X X X
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	288,272
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 Current commuted value or schedule amount, except mortgage protection on policies issues 1/31/81 and prior which is 1.1 times the scheduled amount.
47.2 Family Protection at \$5,000 per unit. Children's protection at \$2,500 per unit.

POLICIES WITH DISABILITY PROVISIONS

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium			47,828	3,537,647			846,190	84,544,157
49. Disability Income								
50. Extended Benefits			X X X	X X X				
51. Other								
52. Total		(b)	47,828	(b) 3,537,647		(b)	846,190	(b) 84,544,157

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).

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

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	88	50	2	
2. Issued during year		1		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	88	51	2	
Deductions during year:				
6. Decreased (net)	1	23		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	1	23		
9. In force end of year	87	28	2	
10. Amount on deposit	(a) 86	(a) 1,125,262		(a)
11. Income now payable		29	2	
12. Amount of income payable	(a) 178,555	(a) 722,732	(a) 4,731	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	19,658	20,804	78	17,503
2. Issued during year	2,921	4,453		
3. Reinsurance assumed				
4. Increased during year (net)	10,049	(10,021)		
5. Total (Lines 1 to 4)	32,628	15,236	78	17,503
Deductions during year:				
6. Decreased (net)	1,611	275		659
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	1,611	275		659
9. In force end of year	31,017	14,961	78	16,844
Income now payable:				
10. Amount of income payable	(a) 440,610,400	X X X	X X X	(a) 24,675,514
Deferred fully paid:				
11. Account Balance	X X X	(a) 1,327,376,106	X X X	(a) 41,943,076
Deferred not fully paid:				
12. Account Balance	X X X	(a) 20,369	X X X	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	2,673,710	610,685,000			54	7,950
2. Issued during year	881,952	151,696,000				
3. Reinsurance assumed						
4. Increased during year (net)		X X X		X X X		X X X
5. Totals (Lines 1 to 4)	3,555,662	X X X		X X X	54	X X X
Deductions during year:						
6. Conversions		X X X	X X X	X X X	X X X	X X X
7. Decreased (net)	614,343	X X X		X X X	14	X X X
8. Reinsurance ceded		X X X		X X X		X X X
9. Totals (Lines 6 to 8)	614,343	X X X		X X X	14	X X X
10. In force end of year	2,941,319	(a) 638,446,000		(a)	40	(a) 5,654

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year	41,531	4,781
2. Issued during year	3,206	
3. Reinsurance assumed		
4. Increased during year (net)	26	
5. Totals (Lines 1 to 4)	44,763	4,781
Deductions during year:		
6. Decreased (net)	2,923	285
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	2,923	285
9. In force end of year	41,840	4,496
10. Amount of account balance	(a) 38,873,574	(a) 8,475,350

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

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year	24,227,477
2. Current year's realized pre-tax capital gains/(losses) of \$ 14,434,792 transferred into the reserve net of taxes of \$ 5,052,177	9,382,615
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)	33,610,092
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	5,130,671
6. Reserve as of December 31, current year (Line 4 minus Line 5)	28,479,421

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. 2013	4,548,381	582,290		5,130,671
2. 2014	3,659,725	572,257		4,231,982
3. 2015	2,691,685	565,807		3,257,492
4. 2016	1,997,800	529,344		2,527,144
5. 2017	1,566,855	494,827		2,061,682
6. 2018	1,325,443	448,175		1,773,618
7. 2019	1,129,780	416,444		1,546,224
8. 2020	896,300	389,821		1,286,121
9. 2021	724,380	352,452		1,076,832
10. 2022	629,315	325,248		954,563
11. 2023	587,471	292,874		880,345
12. 2024	544,344	269,732		814,076
13. 2025	486,746	255,146		741,892
14. 2026	465,012	241,901		706,913
15. 2027	455,984	232,091		688,075
16. 2028	416,284	209,576		625,860
17. 2029	389,917	214,566		604,483
18. 2030	367,614	223,347		590,961
19. 2031	312,145	242,227		554,372
20. 2032	225,231	252,206		477,437
21. 2033	179,397	271,372		450,769
22. 2034	168,536	276,484		445,020
23. 2035	154,706	270,864		425,570
24. 2036	122,219	264,047		386,266
25. 2037	93,772	265,986		359,758
26. 2038	64,105	257,971		322,076
27. 2039	25,329	232,070		257,399
28. 2040	1,831	183,904		185,735
29. 2041	(1,862)	135,739		133,877
30. 2042		87,573		87,573
31. 2043 and Later		26,272		26,272
32. Total (Lines 1 to 31)	24,228,445	9,382,613		33,611,058

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	54,310,110	10,288,293	64,598,403	17,531,915	9,180,448	26,712,363	91,310,766
2. Realized capital gains/(losses) net of taxes-General Account	(163,631)	(841,495)	(1,005,126)	7,018	2,995,685	3,002,703	1,997,577
3. Realized capital gains/(losses) net of taxes-Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes-General Account	55,247	673,456	728,703	3,818,956	(5,985,689)	(2,166,733)	(1,438,030)
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	11,434,526	1,294,401	12,728,927		46,769	46,769	12,775,696
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	65,636,252	11,414,655	77,050,907	21,357,889	6,237,213	27,595,102	104,646,009
9. Maximum reserve	59,202,418	4,855,870	64,058,288	2,467,307	16,121,753	18,589,060	82,647,348
10. Reserve objective	41,591,280	3,741,201	45,332,481	2,444,498	16,039,906	18,484,404	63,816,885
11. 20% of (Line 10 - Line 8)	(4,808,994)	(1,534,691)	(6,343,685)	(3,782,678)	1,960,539	(1,822,139)	(8,165,824)
12. Balance before transfers (Lines 8 + 11)	60,827,258	9,879,964	70,707,222	17,575,211	8,197,752	25,772,963	96,480,185
13. Transfers				(7,983,252)	7,983,252		X X X
14. Voluntary contribution					262,641	262,641	262,641
15. Adjustment down to maximum/up to zero	(1,624,840)	(5,024,094)	(6,648,934)	(7,124,653)	(59,252)	(7,183,905)	(13,832,839)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	59,202,418	4,855,870	64,058,288	2,467,306	16,384,393	18,851,699	82,909,987

**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	968,949,696	X X X	X X X	968,949,696	0.0000		0.0000		0.0000	
2	1	Highest Quality	7,711,913,898	X X X	X X X	7,711,913,898	0.0004	3,084,766	0.0023	17,737,402	0.0030	23,135,742
3	2	High Quality	2,601,586,035	X X X	X X X	2,601,586,035	0.0019	4,943,013	0.0058	15,089,199	0.0090	23,414,274
4	3	Medium Quality	224,864,450	X X X	X X X	224,864,450	0.0093	2,091,239	0.0230	5,171,882	0.0340	7,645,391
5	4	Low Quality	56,639,968	X X X	X X X	56,639,968	0.0213	1,206,431	0.0530	3,001,918	0.0750	4,247,998
6	5	Lower Quality	1,458,399	X X X	X X X	1,458,399	0.0432	63,003	0.1100	160,424	0.1700	247,928
7	6	In or Near Default	471,032	X X X	X X X	471,032	0.0000		0.2000	94,206	0.2000	94,206
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)	11,565,883,478	X X X	X X X	11,565,883,478	X X X	11,388,452	X X X	41,255,031	X X X	58,785,539
PREFERRED STOCKS												
10	1	Highest Quality		X X X	X X X		0.0004		0.0023		0.0030	
11	2	High Quality		X X X	X X X		0.0019		0.0058		0.0090	
12	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
13	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
14	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
15	6	In or Near Default	356,606	X X X	X X X	356,606	0.0000		0.2000	71,321	0.2000	71,321
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)	356,606	X X X	X X X	356,606	X X X		X X X	71,321	X X X	71,321
SHORT-TERM BONDS												
18		Exempt Obligations		X X X	X X X		0.0000		0.0000		0.0000	
19	1	Highest Quality	115,186,055	X X X	X X X	115,186,055	0.0004	46,074	0.0023	264,928	0.0030	345,558
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)	115,186,055	X X X	X X X	115,186,055	X X X	46,074	X X X	264,928	X X X	345,558

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/ Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
DERIVATIVE INSTRUMENTS												
26		Exchange Traded		X X X	X X X		0.0004		0.0023		0.0030	
27	1	Highest Quality		X X X	X X X		0.0004		0.0023		0.0030	
28	2	High Quality		X X X	X X X		0.0019		0.0058		0.0090	
29	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
30	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
31	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
32	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
33		Total Derivative Instruments		X X X	X X X		X X X		X X X		X X X	
34		TOTAL (Lines 9 + 17 + 25 + 33)	11,681,426,139	X X X	X X X	11,681,426,139	X X X	11,434,526	X X X	41,591,280	X X X	59,202,418
MORTGAGE LOANS												
In Good Standing:												
35		Farm Mortgages			X X X		0.0035		0.0100		0.0130	
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	359,498,633		X X X	359,498,633	0.0035	1,258,245	0.0100	3,594,986	0.0130	4,673,482
40		In Good Standing With Restructured Terms	2,559,838		X X X	2,559,838	0.0035	8,959	0.0100	25,598	0.0130	33,278
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	647,556		X X X	647,556	0.0420	27,197	0.0760	49,214	0.1200	77,707
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	420,018		X X X	420,018	0.0000		0.1700	71,403	0.1700	71,403
51		Total Schedule B Mortgages (Sum of Lines 35 through 50) (Page 2, Line 3, Net Admitted Asset)	363,126,045		X X X	363,126,045	X X X	1,294,401	X X X	3,741,201	X X X	4,855,870
52		Schedule DA Mortgages			X X X							
53		Total Mortgage Loans on Real Estate (Lines 51 + 52)	363,126,045		X X X	363,126,045	X X X	1,294,401	X X X	3,741,201	X X X	4,855,870

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		X X X	X X X		0.0000		(a)		(a)	
2		Unaffiliated Private		X X X	X X X		0.0000		0.1600		0.1600	
3		Federal Home Loan Bank	7,603,100	X X X	X X X	7,603,100	0.0000		0.0050	38,016	0.0080	60,825
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 or Near Default					X X X		X X X		X X X	
12		Unaffiliated Common Stock Public					0.0000		(a)		(a)	
13		Unaffiliated Common Stock Private					0.0000		0.1600		0.1600	
14		Mortgage Loans					0.0030		0.0100		0.0130	
15		Real Estate					(b)		(b)		(b)	
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	15,040,512	X X X	X X X	15,040,512	0.0000		0.1600	2,406,482	0.1600	2,406,482
18		Total Common Stock (Sum of Lines 1 through 17)	22,643,612			22,643,612	X X X		X X X	2,444,498	X X X	2,467,307
REAL ESTATE												
19		Home Office Property (General Account only)					0.0000		0.0750		0.0750	
20		Investment Properties					0.0000		0.0750		0.0750	
21		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
22		Total Real Estate (Sum of Lines 19 through 21)					X X X		X X X		X X X	
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		0.0019		0.0058		0.0090	
26	3	Medium Quality		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

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	116,923,532	X X X	X X X	116,923,532	0.0004	46,769	0.0023	268,924	0.0030	350,771
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)	116,923,532	X X X	X X X	116,923,532	X X X	46,769	X X X	268,924	X X X	350,771
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing:										
39		Farm Mortgages			X X X		0.0030		0.0100		0.0130	
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		0.0030		0.0100		0.0130	
44		In Good Standing With Restructured Terms			X X X		0.0030		0.0100		0.0130	
		Overdue, Not in Process:										
45		Farm Mortgages			NONE		0.0420		0.0760		0.1200	
46		Residential Mortgages-Insured or Guaranteed			NONE		0.0005		0.0012		0.0020	
47		Residential Mortgages-All Other			NONE		0.0025		0.0058		0.0090	
48		Commercial Mortgages-Insured or Guaranteed			NONE		0.0005		0.0012		0.0020	
49		Commercial Mortgages-All Other			NONE		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		(a)	(a)		
57		Unaffiliated Private	95,699,598	X X X	X X X	95,699,598	0.0000		0.1600	15,311,936	0.1600	15,311,936
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)	95,699,598	X X X	X X X	95,699,598	X X X		X X X	15,311,936	X X X	15,311,936
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
62		Home Office Property (General Account only)					0.0000		0.0750		0.0750	
63		Investment Properties	1,841,333			1,841,333	0.0000		0.0750	138,100	0.0750	138,100
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)	1,841,333			1,841,333	X X X		X X X	138,100	X X X	138,100
		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		Guaranteed State Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
69		Non-Guaranteed State Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
70		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
71		Total LIHTC					X X X		X X X		X X X	
		ALL OTHER INVESTMENTS										
72		NAIC 1 Working Capital Finance Investments		X X X			0.0000		0.0037		0.0037	
73		NAIC 2 Working Capital Finance Investments		X X X			0.0000		0.0120		0.0120	
74		Other Invested Assets-Schedule BA	2,468,815	X X X		2,468,815	0.0000		0.1300	320,946	0.1300	320,946
75		Other Short-term Invested Assets-Schedule DA		X X X			0.0000		0.1300		0.1300	
76		Total All Other (Sum of Lines 72, 73, 74 and 75)	2,468,815	X X X		2,468,815	X X X		X X X	320,946	X X X	320,946
77		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 30, 38, 55, 61, 65, 71, and 76)	216,933,278			216,933,278	X X X	46,769	X X X	16,039,906	X X X	16,121,753

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).

(b) Determined using same factors and breakdowns used for directly owned real estate.

NONE Asset Valuation Reserve (continued)

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
10625233NB3	35256	AL	2001	10,000			Material Representation & Escheating
78802732NU3	52869	AZ	2012	292,433			Material Representation
78731781NU3	52195	CA	2012	90,530			Material Representation
78730939NU3	53859	CO	2012	67,930			Material Representation
78719182NU3	51863	CT	2012	64,985			Material Representation
78749382NU3	51789	CT	2012	24,974			Material Representation
13756067NT3	52877	CT	2011	50,000			Material Representation
78768569NU3	51644	FL	2012	47,568			Material Representation
78657097NU3	50918	FL	2011	25,560			Material Representation
78832589NU3	54352	FL	2013	78,935			Material Representation
14505555NN3	54051	FL	2013	100,000			Material Representation
78690496NU3	51285	FL	2011	48,188			Material Representation
13724581NX3	53096	GA	2011	250,000			Material Representation
13734936NT3	52431	GA	2011	500,000			Material Representation
78826046NU3	53524	ID	2013	50,412			Material Representation
78601410NU3	51494	IL	2011	287,700			Material Representation
78664826NU3	53705	IN	2011	147,130			Material Representation
78779642NU3	51665	IN	2012	65,626			Material Representation
13729939NN3	51723	KY	2011	50,000			Material Representation
13910849NT3	51391	KY	2012	50,000			Material Representation
78725384NU3	52525	LA	2012	31,744			Material Representation
78727046NU3	52475	LA	2012	88,039			Material Representation
13653804NA3	53403	MA	2011	60,000			Material Representation
78778878NU3	54370	MA	2012	36,636			Material Representation
13975380NN3	51732	MA	2012	160,000			Material Representation
78801070NU3	52813	MI	2012	49,552			Material Representation
78656256NU3	52979	MI	2011	17,838			Material Representation
78730063NU3	54466	MI	2012	105,044			Material Representation
78809819NU3	53910	MI	2012	24,424			Material Representation
78776536NU3	53561	MI	2012	35,822			Material Representation
78761755NU3	51197	MI	2012	48,188			Material Representation
60624044NU3	51277	MN	2011	50,000			Material Representation
60082083NU3	52743	MO	1987	50,000			Material Representation
78849953NU3	52119	NY	2012	48,848			Material Representation
13938215NT3	51566	NY	2012	5,000			Material Representation
78712174NU3	52260	NY	2012	75,515			Material Representation
78722029NU3	53782	NY	2012	23,033			Material Representation
13855078NN3	51966	NY	2012	50,000			Material Representation
78493578NU3	52023	NY	2011	167,180			Material Representation
78663643NU3	52749	NY	2011	43,502			Material Representation
78682372NU3	52888	NY	2011	156,990			Material Representation
78683077NU3	53339	NY	2011	82,165			Material Representation
78633942NU3	50855	NY	2011	32,148			Denied Suicide Provision
78732599NU3	50856	NY	2012	18,071			Denied Suicide Provision
78716953NU3	51888	NY	2012	20,999			Material Representation
13863307NB3	52849	NY	2012	30,000			Material Representation
78682021NU3	52159	NY	2011	324,270			Material Representation
13663635NX3	52570	NY	2011	50,000			Material Representation
78784865NU3	52588	NY	2012	30,710			Material Representation
78797223NU3	52649	NY	2012	49,948			Material Representation
78698096NU3	51464	NY	2011	31,443			Material Representation
78745834NU3	52371	NY	2012	84,130			Material Representation
78645833NU3	52577	NY	2011	88,039			Material Representation
78706303NU3	51262	NY	2011	35,705			Material Representation
78638231NU3	51274	NY	2011	12,677			Material Representation
78672702NU3	51275	NY	2011	18,210			Material Representation
78638048NU3	51722	NY	2011	18,413			Material Representation
78593261NU3	52372	NY	2011	29,320			Material Representation
78573871NU3	49900	NY	2010	58,692			Material Representation
78746016NU3	50878	NY	2012	65,253			Material Representation
78584362NU3	50977	NY	2011	98,521			Material Representation
13459147NN3	51366	NY	2010	200,000			Material Representation
78653333NU3	50995	NY	2011	46,992			Material Representation
78691146NU3	53348	NY	2011	19,020			Material Representation
78783261NU3	53596	NY	2012	47,568			Material Representation
78688937NU3	54182	NY	2011	48,188			Material Representation
78678628NU3	53463	NY	2011	85,000			Material Representation
78732167NU3	53792	NY	2012	18,071			Material Representation
78676524NU3	54107	NY	2011	70,625			Material Representation
78637742NU3	49020	NY	2011	19,622			Material Representation
78613185NU3	53483	NY	2011	170,001			Material Representation
78818661NU3	53560	NY	2012	191,700			Material Representation
78741113NU3	53833	NY	2012	23,810			Material Representation
78666258NU3	53914	NY	2011	21,618			Material Representation
78835069NU3	53232	NY	2013	48,704			Material Representation
13787382NA3	53680	NY	2011	50,000			Material Representation
78330401NU3	50295	NY	2010	38,577			Material Representation
78727217NU3	50961	NY	2012	49,552			Material Representation
78655789NU3	51021	NY	2011	20,775			Material Representation
78653059NU3	51365	NY	2011	46,992			Material Representation
78703890NU3	51475	NY	2011	25,994			Material Representation
78783136NU3	52919	OH	2012	49,948			Material Representation
78759498NU3	53631	OH	2012	103,875			Material Representation

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
78688744NU3	52891	OH	2011	67,930			Material Representation
13654315NA3	52107	OH	2011	15,000			Material Representation
78729297NU3	51457	OH	2012	35,244			Material Representation
78648313NU3	51622	OH	2011	255,600			Material Representation
78633555NU3	52101	OH	2011	35,360			Material Representation
78671938NU3	53990	OH	2011	83,100			Material Representation
14371929NT3	53175	OK	2013	50,000			Material Representation
78789995NU3	53112	OR	2012	45,836			Material Representation
78662334NU3	53468	PA	2011	86,175			Material Representation
78724383NU3	53552	PA	2012	19,020			Material Representation
78800752NU3	53235	PA	2012	22,340			Material Representation
78781270NU3	52806	PA	2012	210,060			Material Representation
78705596NU3	52112	PA	2011	47,097			Material Representation
78714586NU3	51709	PA	2012	22,070			Material Representation
13646575NA3	51754	PA	2011	15,000			Material Representation
78732817NU3	53064	PA	2012	73,623			Material Representation
78772235NU3	52841	PA	2012	73,565			Material Representation
78716098NU3	53595	PA	2012	206,606			Material Representation
78676773NU3	51580	PA	2011	45,864			Material Representation
12270956NA3	52538	SC	2007	14,507			Material Representation
14370143NA3	53794	SC	2013	45,000			Material Representation
14462417NB3	54524	TN	2013	15,000			Material Representation
78758204NU3	53656	TX	2012	144,120			Material Representation
14055005NT3	54290	TX	2012	80,453			Material Representation
78635966NU3	52097	VA	2011	39,573			Material Representation
14241204NX3	54155	VA	2013	75,000			Material Representation
78737286NU3	53005	VA	2012	35,313			Material Representation
78770379NU3	52153	WV	2012	216,180			Material Representation
0199999	Disposed - Death Claims - Ordinary			8,279,308			X X X
289800	4734544	AL	2013	50,000			Misrepresentation, Contestability Perio
464360	4729323	AR	2013	161,000			Insurance Terminated
464360	4729323	AR	2013	161,000			Insurance Terminated
012268	4487896	AR	2012	31,340			No Insurance in Effect
065428	4748491	AZ	2013	2,000			Misrepresentation, Contestability Perio
034801	4507593	AZ	2012	2,000			No Insurance in Effect
438259	4572413	CA	2013	10,000			Misrepresentation, Contestability Perio
066390	4547645	CA	2013	1,000			Misrepresentation, Contestability Perio
066390	4743166	CA	2013	1,000			Misrepresentation, Contestability Perio
034925	4552475	CA	2013	36,000			Policy Terminated
442930	4030686	CA	2013	75,000			Misrepresentation, Contestability Perio
215275	4704338	CO	2013	13,000			Misrepresentation, Contestability Perio
445074	4665682	CO	2013	1,000			Misrepresentation, Contestability Perio
438634	4616528	FL	2013	10,000			Misrepresentation, Contestability Perio
290499	4455196	HI	2013	67,000			Misrepresentation, Contestability Perio
065912	4607963	HI	2013	27,040			Misrepresentation, Contestability Perio
509772	4724981	IA	2013				Misrepresentation, Contestability Perio
034801	2794081	IN	2010				Misrepresentation, Contestability Perio
004358	4748941	LA	2013	50,000			Misrepresentation, Contestability Perio
287919	4636114	LA	2013				Misrepresentation, Contestability Perio
260780	4607892	MA	2013	10,000			Misrepresentation, Contestability Perio
072282	4725876	MD	2013	50,000			Exceeded Leave of Absence
260505	4711096	ME	2013	50,000			Insurance Terminated
004358	4723659	MI	2013	10,000			Misrepresentation, Contestability Perio
444005	4662795	MI	2013	50,000			Misrepresentation, Contestability Perio
443596	4546929	MO	2013				Misrepresentation, Contestability Perio
246927	4566982	NC	2013	50,000			Misrepresentation, Contestability Perio
289429	4305734	NC	2013	58,000			Misrepresentation, Contestability Perio
092672	4774566	NY	2013	10,000			Exceeded Leave of Absence
034988	4759799	OH	2013	10,000			Misrepresentation, Contestability Perio
065914	4229156	OK	2012	196,000			Exceeded Leave of Absence
443240	4766948	OK	2013	15,000			Insurance Terminated
066125	4837928	OR	2014	25,000			Misrepresentation, Contestability Perio
509751	4658163	PA	2013	25,000			Misrepresentation, Contestability Perio
510039	4786171	PA	2013	2,500			Misrepresentation, Contestability Perio
277393	4504251	SC	2012	10,000			Misrepresentation, Contestability Perio
277393	4504251	SC	2012	10,000			Misrepresentation, Contestability Perio
291087	4791132	SC	2013	11,000			Misrepresentation, Contestability Perio
034988	4583025	SC	2013	50,000			Misrepresentation, Contestability Perio
260762	4322084	TN	2013	72,000			No Insurance in Effect
036457	4827516	TN	2013	52,650			No Insurance in Effect
535203	4746882	TN	2013				Misrepresentation, Contestability Perio
000001	4577629	TX	2013	10,000			Misrepresentation, Contestability Perio
464360	4696440	TX	2013	26,500			No Insurance in Effect
464360	4739413	TX	2013	35,000			Misrepresentation, Contestability Perio
464360	4787345	TX	2013	2,000			No Insurance in Effect
464360	4696440	TX	2013	26,500			No Insurance in Effect
464360	4739413	TX	2013	35,000			Misrepresentation, Contestability Perio
464360	4787345	TX	2013	2,000			No Insurance in Effect
286736	4665541	TX	2013	50,000			Misrepresentation, Contestability Perio
025334	4579364	UT	2013	10,000			Misrepresentation, Contestability Perio
464360	4784602	WA	2013	57,000			Misrepresentation, Contestability Perio

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	657,418,785	X X X	657,413,241	X X X		X X X		X X X	5,544	X X X		X X X		X X X		X X X		X X X
2. Premiums earned	657,657,667	X X X	657,651,768	X X X		X X X		X X X	5,899	X X X		X X X		X X X		X X X		X X X
3. Incurred claims	581,447,182	88.4	581,398,511	88.4					48,671	825.1								
4. Cost containment expenses	2,268,824	0.3	2,268,824	0.3														
5. Incurred claims and cost containment expenses (Lines 3 and 4)	583,716,006	88.8	583,667,335	88.8					48,671	825.1								
6. Increase in contract reserves	(10,536)	(0.0)							(10,536)	(178.6)								
7. Commissions (a)	15,060,308	2.3	15,060,308	2.3														
8. Other general insurance expenses	86,127,305	13.1	86,120,671	13.1					6,634	112.5								
9. Taxes, licenses and fees	20,398,848	3.1	20,398,516	3.1					332	5.6								
10. Total other expenses incurred	121,586,461	18.5	121,579,495	18.5					6,966	118.1								
11. Aggregate write-ins for deductions	259,044	0.0	259,044	0.0														
12. Gain from underwriting before dividends or refunds	(47,893,308)	(7.3)	(47,854,106)	(7.3)					(39,202)	(664.6)								
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	(47,893,308)	(7.3)	(47,854,106)	(7.3)					(39,202)	(664.6)								

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DETAILS OF WRITE-IN LINES																	
1101. Misc Expense	155,306	0.0%	155,306	0.0%													
1102. Performance Guarantee Expense	103,738	0.0%	103,738	0.0%													
1103.																	
1198. Summary of remaining write-ins for Line 11 from overflow page																	
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	259,044	0.0	259,044	0.0													

(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	702,779	701,851			928				
2. Advance premiums	168,546	168,546							
3. Reserve for rate credits									
4. Total premium reserves, current year	871,325	870,397			928				
5. Total premium reserves, prior year	1,110,207	1,108,924			1,283				
6. Increase in total premium reserves	(238,882)	(238,527)			(355)				
B. Contract Reserves:									
1. Additional reserves (a)	22,355				22,355				
2. Reserve for future contingent benefits									
3. Total contract reserves, current year	22,355				22,355				
4. Total contract reserves, prior year	32,891				32,891				
5. Increase in contract reserves	(10,536)				(10,536)				
C. Claim Reserves and Liabilities:									
1. Total current year	1,631,184,446	1,631,028,070			156,376				
2. Total prior year	1,517,809,090	1,517,655,144			153,946				
3. Increase	113,375,356	113,372,926			2,430				
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	297,966,443	297,923,727			42,716				
1.2 On claims incurred during current year	170,105,383	170,101,858			3,525				
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	1,130,103,248	1,129,969,993			133,255				
2.2 On claims incurred during current year	501,081,197	501,058,077			23,120				
3. Test:									
3.1 Lines 1.1 and 2.1	1,428,069,691	1,427,893,720			175,971				
3.2 Claim reserves and liabilities, December 31, prior year	1,517,809,090	1,517,655,144			153,946				
3.3 Line 3.1 minus Line 3.2	(89,739,399)	(89,761,424)			22,025				
PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims	73,822	73,822							
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written	17,001,433	17,000,757			676				
2. Premiums earned	17,001,479	17,000,757			722				
3. Incurred claims	15,211,356	15,544,517			(333,161)				
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			596,584,716	596,584,716
2. Beginning Claim Reserves and Liabilities			1,549,368,531	1,549,368,531
3. Ending Claim Reserves and Liabilities			1,671,474,765	1,671,474,765
4. Claims Paid			474,478,482	474,478,482
B. Assumed Reinsurance:				
5. Incurred Claims			73,822	73,822
6. Beginning Claim Reserves and Liabilities			1,399,434	1,399,434
7. Ending Claim Reserves and Liabilities			1,255,110	1,255,110
8. Claims Paid			218,146	218,146
C. Ceded Reinsurance:				
9. Incurred Claims			15,211,356	15,211,356
10. Beginning Claim Reserves and Liabilities			35,223,907	35,223,907
11. Ending Claim Reserves and Liabilities			43,213,771	43,213,771
12. Claims Paid			7,221,492	7,221,492
D. Net:				
13. Incurred Claims			581,447,182	581,447,182
14. Beginning Claim Reserves and Liabilities			1,515,544,058	1,515,544,058
15. Ending Claim Reserves and Liabilities			1,629,516,104	1,629,516,104
16. Claims Paid			467,475,136	467,475,136
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses			583,716,006	583,716,006
18. Beginning Reserves and Liabilities			1,515,544,058	1,515,544,058
19. Ending Reserves and Liabilities			1,629,516,104	1,629,516,104
20. Paid Claims and Cost Containment Expenses			469,743,960	469,743,960

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	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Amount of In Force at End of Year	Reserve	Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
66869	31-4156830	12/31/1998	NATIONWIDE LIFE INSURANCE COMPANY	OH	YRT/G	2,103,050	1,278,700				
79065	04-2461439	02/01/1996	SUN LIFE ASSURANCE COMPANY OF CANADA (US)	DE	ACO/I		30,021,638				
82627	06-0839705	10/01/1979	SWISS RE LIFE & HEALTH AMERICA, INC.	NY	YRT/I	605,767	2,431	8,855			
65676	35-0472300	01/01/1998	LINCOLN NATIONAL LIFE INSURANCE CO.	CT	YRT/I	554,610	10,077	(11,801)			
0899999	General Account - Non-Affiliates - U.S. Non-Affiliates					3,263,427	31,312,846	(2,946)			
1099999	General Account - Non-Affiliates - Total Non-Affiliates					3,263,427	31,312,846	(2,946)			
9999999	Total					3,263,427	31,312,846	(2,946)			

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 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	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
23043	04-1543470	01/01/1986	LIBERTY MUTUAL INSURANCE COMPANY	MA	CO/G			1,170,064			
0299999	Affiliates - U.S. - Other							1,170,064			
0399999	Affiliates - U.S. - Total							1,170,064			
65056	38-1659835	01/01/1997	JACKSON NATIONAL LIFE (formerly LIFE INSURANCE COMPAN	GA	CO/G			85,046			
0899999	Non-Affiliates - U.S. Non-Affiliates							85,046			
1099999	Non-Affiliates - Total Non-Affiliates							85,046			
1299999	Total Non-U.S.										
9999999	Total							1,255,110			

SCHEDULE S - PART 2

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

1	2	3	4	5	6	7
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Paid Losses	Unpaid Losses
00000	98-0413905	07/01/2012	ST. JAMES INSURANCE COMPANY LTC	BM	99,000	49,500
00000	98-0413905	12/31/2009	ST. JAMES INSURANCE COMPANY LTC	BM	260,061	300,000
00000	98-0413905	01/01/2011	ST. JAMES INSURANCE COMPANY LTC	BM		2,309,771
0599999	Life and Annuity - Affiliates - Non-U.S. - Other				359,061	2,659,271
0699999	Life and Annuity - Affiliates - Non-U.S. - Total				359,061	2,659,271
0799999	Life and Annuity - Affiliates - Total Affiliates				359,061	2,659,271
00000	AA-0140010	06/28/1985	COMMONWEALTH UNION ASSURANCE, LTD	VA		1,417,706
86258	13-2572994	01/06/1997	GENERAL RE LIFE CORPORATION	CT	100,049	111,508
86258	13-2572994	07/01/2012	GENERAL RE LIFE CORPORATION	CT	24,046	
86258	13-2572994	10/01/1999	GENERAL RE LIFE CORPORATION	CT		40,627
86258	13-2572994	01/18/2005	GENERAL RE LIFE CORPORATION	CT		25,719
68276	48-1024691	06/01/1999	EMPLOYERS REASSURANCE CORP.	KS	1,256	2,349
97071	13-3126819	04/01/2007	GENERALI USA LIFE REASSURANCE CO	KS	84,333	92,000
97071	13-3126819	11/01/2008	GENERALI USA LIFE REASSURANCE CO	KS	92,117	124,693
97071	13-3126819	09/01/2002	GENERALI USA LIFE REASSURANCE CO	KS	28,008	23,348
65676	35-0472300	01/19/1998	LINCOLN NATIONAL LIFE INS. CO.	IN		1,663
93572	43-1235868	04/01/2007	REINSURANCE GROUP OF AMERICA REINSURANCE	MO	160,529	280,000
93572	43-1235868	07/01/2012	REINSURANCE GROUP OF AMERICA REINSURANCE	MO	24,046	
93572	43-1235868	07/01/2012	REINSURANCE GROUP OF AMERICA REINSURANCE	MO	128,400	16,200
93572	43-1235868	01/01/2007	REINSURANCE GROUP OF AMERICA REINSURANCE	MO		32,000
68713	84-0499703	06/01/1999	SECURITY LIFE OF DENVER INSURANCE CO	GA	35,208	17,967
68713	84-0499703	09/01/1999	SECURITY LIFE OF DENVER INSURANCE CO	GA		249,932
68713	84-0499703	10/01/1999	SECURITY LIFE OF DENVER INSURANCE CO	GA		40,000
68713	84-0499703	01/01/1999	SECURITY LIFE OF DENVER INSURANCE CO	GA		1,737,228
68713	84-0499703	05/09/2001	SECURITY LIFE OF DENVER INSURANCE CO	GA	106,048	44,000
82627	06-0839705	07/01/2003	SWISS RE LIFE & HEALTH AMERICA INC.	NY	314,433	541,957
82627	06-0839705	05/09/2001	SWISS RE LIFE & HEALTH AMERICA INC.	NY	196,277	57,348
82627	06-0839705	07/01/2012	SWISS RE LIFE & HEALTH AMERICA INC.	NY	32,400	16,200
82627	06-0839705	07/01/2012	SWISS RE LIFE & HEALTH AMERICA INC.	NY	32,062	
82627	06-0839705	04/01/2007	SWISS RE LIFE & HEALTH AMERICA INC.	NY	381,220	300,000
82627	06-0839705	11/01/2008	SWISS RE LIFE & HEALTH AMERICA INC.	NY	276,352	374,081
82627	06-0839705	06/01/1999	SWISS RE LIFE & HEALTH AMERICA INC.	NY	38,257	166,624
82627	06-0839705	08/01/1997	SWISS RE LIFE & HEALTH AMERICA INC.	NY	21,535	85,922
82627	06-0839705	10/01/1999	SWISS RE LIFE & HEALTH AMERICA INC.	NY		21,508
82627	06-0839705	01/01/2007	SWISS RE LIFE & HEALTH AMERICA INC.	NY		48,000
82627	06-0839705	09/01/1999	SWISS RE LIFE & HEALTH AMERICA INC.	NY		130,627
82627	06-0839705	01/19/1998	SWISS RE LIFE & HEALTH AMERICA INC.	NY		75,199
82627	06-0839705	01/01/1994	SWISS RE LIFE & HEALTH AMERICA INC.	NY	136,049	
70688	36-6071399	04/01/2007	TRANSAMERICA FINANCIAL LIFE INS. CO.	IA	470,212	448,000
64688	75-6020048	07/01/2012	SCOR GLOBAL LIFE AMERICAS	NC		8,100
82627	06-0839705	01/01/2001	SWISS RE LIFE & HEALTH AMERICA INC.	NY	536,170	2,006,223
0899999	Life and Annuity - Non-Affiliates - U.S. Non-Affiliates				3,219,007	8,536,729
00000	AA-3190773	05/09/2001	TRANSAMERICA INTERNATIONAL RE-BERMUDA-LTD	BM	252,309	123,067
0999999	Life and Annuity - Non-Affiliates - Non-U.S. Non-Affiliates				252,309	123,067
1099999	Life and Annuity - Non-Affiliates - Total Non-Affiliates				3,471,316	8,659,796
1199999	Life and Annuity - Total Life and Annuity				3,830,377	11,319,067
23043	04-1543470	07/01/1993	LIBERTY MUTUAL INSURANCE COMPANY	MA		841,557
1399999	Accident and Health - Affiliates - U.S. - Other					841,557
1499999	Accident and Health - Affiliates - U.S. - Total					841,557
1899999	Accident and Health - Affiliates - Total Affiliates					841,557
00000	AA-9995055	01/01/1987	AMERICAN DISABILITY REINSURANCE UNDERWRITE	CT	9,004	
93572	43-1235868	01/01/2004	REINSURANCE GROUP OF AMERICA, INC.	MO	705,419	257,410
70815	06-0838648	10/01/1998	HARTFORD LIFE AND ACCIDENT INSURANCE COMP	CT	2,702	
11325	54-1846993	01/01/2000	NISOURCE INSURANCE CORPORATION, INC.	UT	12,490	
13097	98-0610315	01/01/2011	MARIAS FALLS INSURANCE CO.	VT	107,904	26,805
11293	03-0348076	01/01/2009	UT INSURANCE VERMONT, INC. (CAPTIVE)	VT	685,073	150,104
11632	02-0611009	11/01/2009	YKK INSURANCE COMPANY OF AMERICA (CAPTIVE)	VT	19,520	1,933
11905	35-2192889	08/01/2008	HEINZ-NOBLE, INC. (CAPTIVE)	VT	124,130	17,102
82627	06-0839705	01/01/1973	SWISS RE LIFE & HEALTH AMERICA INC.	TX	2,100	
86258	13-2572994	01/01/1997	COLOGNE LIFE REINSURANCE	CT		15,259
1999999	Accident and Health - Non-Affiliates - U.S. Non-Affiliates				1,668,342	468,613
2199999	Accident and Health - Non-Affiliates - Total Non-Affiliates				1,668,342	468,613
2299999	Accident and Health - Total Accident and Health				1,668,342	1,310,170

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 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
2399999	Total U.S.				4,887,349	9,846,899
2499999	Total Non-U.S.				611,370	2,782,338
9999999	Total				5,498,719	12,629,237

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 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
86258	13-2572994	01/18/2005	GENERAL RE LIFE CORPORATION	CT	CO/I	468,588,236	11,356,389	10,214,990	741,843				
86258	13-2572994	01/06/1997	GENERAL RE LIFE CORPORATION	CT	YRT/I	351,841,158	999,178	978,011	505,794				
86258	13-2572994	10/01/1999	GENERAL RE LIFE CORPORATION	CT	YRT/I	110,511,380	233,217	236,537	116,880				
86258	13-2572994	04/01/1996	GENERAL RE LIFE CORPORATION	CT	YRT/I	82,892,500	328,889	294,688	206,280				
86258	13-2572994	01/18/2005	GENERAL RE LIFE CORPORATION	CT	YRT/I	16,580,672	28,740	26,801	12,006				
86258	13-2572994	04/01/2007	GENERAL RE LIFE CORPORATION	CT	YRT/I	58,303,703	57,723	72,836	33,414				
86258	13-2572994	01/19/2009	GENERAL RE LIFE CORPORATION	CT	YRT/I	4,635,155	7,370	6,273	2,690				
86258	13-2572994	07/01/2012	GENERAL RE LIFE CORPORATION	CT	YRT/I	118,963,368	104,785	27,805	13,902				
68276	48-1024691	10/01/1996	EMPLOYERS REASSURANCE CORP.	KS	YRT/I	11,150,990	58,150	54,174	67,232				
68276	48-1024691	06/01/1999	EMPLOYERS REASSURANCE CORP.	KS	YRT/I				(433)				
74780	86-0214103	09/01/1987	INTEGRITY LIFE INSURANCE COMPANY	KY	CO/I	8,027,539	5,224,331	5,208,895	(56,731)				
65676	35-0472300	10/01/1984	LINCOLN NATIONAL LIFE INS. CO.	IN	YRT/I	22,057,484	102,571	103,394	74,111				
65676	35-0472300	09/21/1998	LINCOLN NATIONAL LIFE INS. CO.	IN	YRT/I	1,031,170	1,857	1,799	1,094				
65676	35-0472300	01/19/1998	LINCOLN NATIONAL LIFE INS. CO.	IN	YRT/I	86,454,966	170,908	169,478	96,837				
93572	43-1235868	01/01/2007	REINSURANCE GROUP OF AMERICA REINSURANCE	MO	CO/I	29,268,579	853,320	724,160	129,817				
93572	43-1235868	04/01/2007	REINSURANCE GROUP OF AMERICA REINSURANCE	MO	CO/I	4,139,686,081	22,622,054	15,708,581	7,127,010				
93572	43-1235868	01/18/2005	REINSURANCE GROUP OF AMERICA REINSURANCE	MO	YRT/I	160,104,525	851,825	787,322	622,566				
93572	43-1235868	01/01/2009	REINSURANCE GROUP OF AMERICA REINSURANCE	MO	YRT/I	128,288,793	455,391	485,729	371,921				
93572	43-1235868	07/01/2005	REINSURANCE GROUP OF AMERICA REINSURANCE	MO	YRT/I	24,973,097	32,177	32,645	19,863				
93572	43-1235868	01/01/2007	REINSURANCE GROUP OF AMERICA REINSURANCE	MO	YRT/I	3,841,600	4,279	4,974	22,821				
93572	43-1235868	10/08/2007	REINSURANCE GROUP OF AMERICA REINSURANCE	MO	YRT/I	80,632,402	193,376	210,351	76,500				
93572	43-1235868	06/02/2008	REINSURANCE GROUP OF AMERICA REINSURANCE	MO	YRT/I	240,000	297	371	122				
93572	43-1235868	01/19/2009	REINSURANCE GROUP OF AMERICA REINSURANCE	MO	YRT/I	7,515,499	12,761	12,434	5,065				
93572	43-1235868	05/01/2009	REINSURANCE GROUP OF AMERICA REINSURANCE	MO	YRT/I	31,624,482	32,956	38,368	14,286				
93572	43-1235868	04/01/2007	REINSURANCE GROUP OF AMERICA REINSURANCE	MO	YRT/I	114,045,639	205,737	123,066	90,317				
93572	43-1235868	01/01/1999	REINSURANCE GROUP OF AMERICA REINSURANCE	MO	YRT/I	9,915,194	66,321	62,932	83,128				
93572	43-1235868	07/01/2012	REINSURANCE GROUP OF AMERICA REINSURANCE	MO	CO/I	1,071,936,159	1,548,229	298,485	2,024,889				
93572	43-1235868	07/01/2012	REINSURANCE GROUP OF AMERICA REINSURANCE	MO	YRT/I	123,177,698	115,060	30,919	14,570				
93572	43-1235868	07/01/2012	REINSURANCE GROUP OF AMERICA REINSURANCE	MO	YRT/I	3,461,137			1,770				
97071	13-3126819	04/01/2007	GENERALI USA LIFE REASSURANCE CO	KS	CO/I	1,120,459,925	8,365,525	6,633,005	1,901,612				
97071	13-3126819	09/01/2002	GENERALI USA LIFE REASSURANCE CO	KS	CO/I	674,504,699	11,061,891	10,413,972	1,140,453				
97071	13-3126819	04/01/2007	GENERALI USA LIFE REASSURANCE CO	KS	YRT/I	37,490,313	72,616	51,166	40,110				
97071	13-3126819	04/01/2007	GENERALI USA LIFE REASSURANCE CO	KS	YRT/I	84,194,777	83,633	103,967	42,873				
97071	13-3126819	10/08/2007	GENERALI USA LIFE REASSURANCE CO	KS	YRT/I	92,969,933	215,100	234,200	85,430				
97071	13-3126819	11/01/2008	GENERALI USA LIFE REASSURANCE CO	KS	YRT/I	114,075,667	728,686	773,105	651,846				
97071	13-3126819	09/01/2002	GENERALI USA LIFE REASSURANCE CO	KS	YRT/I	2,072,281	3,894	3,765	2,294				
97071	13-3126819	09/01/2002	GENERALI USA LIFE REASSURANCE CO	KS	YRT/I	29,474,573	85,944	78,032	42,670				
97071	13-3126819	11/14/2002	GENERALI USA LIFE REASSURANCE CO	KS	YRT/I	82,449,335	156,047	152,901	96,615				

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 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
97071	13-3126819	03/01/2003	GENERALI USA LIFE REASSURANCE CO	KS	YRT/I	1,280,000	3,898	4,567	2,275				
88340	59-2859797	12/30/1996	GENERALI USA LIFE REASSURANCE CO	KS	ADB/I			133,811					
68713	84-0499703	05/09/2001	SECURITY LIFE OF DENVER INSURANCE CO	GA	CO/I	633,415,970	9,403,587	9,230,748	945,485				
68713	84-0499703	03/01/2004	SECURITY LIFE OF DENVER INSURANCE CO	GA	CO/I	111,929,916	3,372,666	3,061,924	178,489				
68713	84-0499703	06/01/1999	SECURITY LIFE OF DENVER INSURANCE CO	GA	YRT/I	76,018,210	312,049	358,867	276,702				
68713	84-0499703	09/01/1999	SECURITY LIFE OF DENVER INSURANCE CO	GA	YRT/I	480,064,213	1,288,679	1,264,088	591,878				
68713	84-0499703	10/01/1999	SECURITY LIFE OF DENVER INSURANCE CO	GA	YRT/I	57,422,853	155,904	155,394	83,164				
68713	84-0499703	01/01/1999	SECURITY LIFE OF DENVER INSURANCE CO	GA	YRT/I	290,333,104	1,994,893	1,842,357	1,883,332				
68713	84-0499703	05/09/2001	SECURITY LIFE OF DENVER INSURANCE CO	GA	YRT/I	36,712,955	95,485	85,963	47,365				
82627	06-0839705	05/09/2001	SWISS RE LIFE & HEALTH AMERICA INC.	NY	CO/I	2,252,208,461	32,810,200	31,427,512	3,783,754				
82627	06-0839705	01/01/2007	SWISS RE LIFE & HEALTH AMERICA INC.	NY	CO/I	793,721,458	16,196,173	13,804,087	1,814,456				
82627	06-0839705	04/01/2007	SWISS RE LIFE & HEALTH AMERICA INC.	NY	CO/I	1,838,907,671	19,387,741	17,079,068	3,062,040				
82627	06-0839705	02/01/1981	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	11,070,163	57,844	55,152	83,787				
82627	06-0839705	07/01/2003	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	538,889,126	4,469,518	4,522,965	3,024,775				
82627	06-0839705	05/09/2001	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	102,024,255	317,564	287,160	166,560				
82627	06-0839705	01/01/1991	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	10,576,237	48,305	46,510					
82627	06-0839705	01/01/1994	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	111,295,507	1,732,775	1,607,052	2,134,572				
82627	06-0839705	10/01/1999	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	74,629,730	174,756	175,492	90,477				
82627	06-0839705	01/01/2007	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	14,891,396			17,545				
82627	06-0839705	04/01/2007	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	77,163,612	159,942	136,857	51,568				
82627	06-0839705	04/01/2007	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	94,846,368	108,018	132,954	56,027				
82627	06-0839705	11/01/2008	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	341,333,416	2,179,340	2,312,923	1,799,960				
82627	06-0839705	09/01/1999	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	254,869,750	689,037	682,794	349,760				
82627	06-0839705	06/01/1999	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	138,892,613	544,088	635,316	405,094				
82627	06-0839705	08/01/1997	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	520,394,317	1,702,189	1,642,505	1,490,936				
82627	06-0839705	01/19/1998	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	132,162,189	263,776	194,787	227,940				
82627	06-0839705	08/01/1985	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	5,820,208	39,377	50,244	36,213				
82627	06-0839705	01/01/1984	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	358,000	911	1,246	994				
82627	06-0839705	01/19/1998	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	22,359,751	34,482	34,444	25,483				
82627	06-0839705	07/01/2012	SWISS RE LIFE & HEALTH AMERICA INC.	NY	CO/I	1,022,419,965	1,482,021	303,764	1,856,804				
82627	06-0839705	07/01/2012	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	164,097,971	141,795	36,603	15,265				
82627	06-0839705	01/01/2013	SWISS RE LIFE & HEALTH AMERICA INC.	NY	ADB/I		135,235		46,750				
82627	06-0839705	07/01/2012	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/I	3,311,137			1,546				
70688	36-6071399	04/01/2007	TRANSAMERICA FINANCIAL LIFE INS. CO.	IA	CO/I	4,684,921,838	33,404,009	26,134,871	7,913,432				
70688	36-6071399	03/01/2004	TRANSAMERICA FINANCIAL LIFE INS. CO.	IA	YRT/I	36,456,544	83,131	80,645	46,675				
70688	36-6071399	04/01/2007	TRANSAMERICA FINANCIAL LIFE INS. CO.	IA	YRT/I	149,570,770	283,604	203,806	137,194				
70688	36-6071399	04/01/2007	TRANSAMERICA FINANCIAL LIFE INS. CO.	IA	YRT/I	63,033,511	68,259	84,089	38,647				
70688	36-6071399	10/01/1996	TRANSAMERICA FINANCIAL LIFE INS. CO.	IA	YRT/I	88,719,246	336,867	322,685	397,439				
64688	75-6020048	07/01/2012	SCOR GLOBAL LIFE AMERICAS	NC	CO/I	517,614,664	763,902	142,278	975,214				

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 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
64688 82627	75-6020048 06-0839705	07/01/2012 01/01/2001	SCOR GLOBAL LIFE AMERICAS SWISS RE LIFE & HEALTH AMERICA INC.	NC NY	YRT/I CO/G	1,680,569 2,971,328,707			869 5,115,367				
0899999	General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates					28,234,187,080	204,134,740	177,320,560	55,599,300				
1099999	General Account - Authorized - Non-Affiliates - Total Authorized Non-Affiliates					28,234,187,080	204,134,740	177,320,560	55,599,300				
1199999	General Account - Authorized - Total General Account Authorized					28,234,187,080	204,134,740	177,320,560	55,599,300				
00000	98-0413905	12/31/2009	ST. JAMES INSURANCE COMPANY LTC	BM	CO/I	3,303,936,716	47,211,145	43,454,806	5,993,753	14,703,293	14,703,293		
00000	98-0413905	12/31/2009	ST. JAMES INSURANCE COMPANY LTC	BM	YRT/I	111,230,102	308,764	232,212	142,094				
00000	98-0413905	01/01/2011	ST. JAMES INSURANCE COMPANY LTC	BM	YRT/I	255,448,507	72,254	47,084	528,428				
00000	98-0413905	07/01/2012	ST. JAMES INSURANCE COMPANY LTC	BM	CO/I	3,007,760,115	4,292,078	824,817	5,394,809				
00000	98-0413905	07/01/2012	ST. JAMES INSURANCE COMPANY LTC	BM	YRT/I	10,117,361			5,179				
1699999	General Account - Unauthorized - Affiliates - Non-U.S. - Other					6,688,492,801	51,884,241	44,558,919	12,064,263	14,703,293	14,703,293		
1799999	General Account - Unauthorized - Affiliates - Non-U.S. - Total					6,688,492,801	51,884,241	44,558,919	12,064,263	14,703,293	14,703,293		
1899999	General Account - Unauthorized - Affiliates - Total Unauthorized Affiliates					6,688,492,801	51,884,241	44,558,919	12,064,263	14,703,293	14,703,293		
00000	AA-0140010	06/28/1985	COMMONWEALTH UNION ASSURANCE, LTD	VA	CO/I		36,949,977	38,497,639					
1999999	General Account - Unauthorized - Non-Affiliates - U.S. Non-Affiliates						36,949,977	38,497,639					
00000	AA-3190773	05/09/2001	TRANSAMERICA INTERNATIONAL RE-BERMUDA-LTD	BERMUDA	CO/I	3,352,354,497	54,702,189	51,713,214	5,475,663				
00000	AA-3190773	05/09/2001	TRANSAMERICA INTERNATIONAL RE-BERMUDA-LTD	BERMUDA	YRT/I	154,550,533	455,576	412,249	226,572				
2099999	General Account - Unauthorized - Non-Affiliates - Non-U.S. Non-Affiliates					3,506,905,030	55,157,765	52,125,463	5,702,235				
2199999	General Account - Unauthorized - Non-Affiliates - Total Unauthorized Non-Affiliates					3,506,905,030	92,107,742	90,623,102	5,702,235				
2299999	General Account - Unauthorized - Total General Account Unauthorized					10,195,397,831	143,991,983	135,182,021	17,766,498	14,703,293	14,703,293		
6999999	Total U.S.					28,234,187,080	241,084,717	215,818,199	55,599,300				
7099999	Total Non-U.S.					10,195,397,831	107,042,006	96,684,382	17,766,498	14,703,293	14,703,293		
9999999	Total					38,429,584,911	348,126,723	312,502,581	73,365,798	14,703,293	14,703,293		

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type	7 Premiums	8 Unearned Premiums (Estimated)	9 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance	
									10 Current Year	11 Prior Year			
23043	04-1543470	07/01/1993	LIBERTY MUTUAL INSURANCE COMPANY	MA				637,489					
23043	04-1543470	12/31/2000	LIBERTY MUTUAL INSURANCE COMPANY	MA									
0299999	General Account - Authorized - Affiliates - U.S. - Other								637,489				
0399999	General Account - Authorized - Affiliates - U.S. - Total								637,489				
0799999	General Account - Authorized - Affiliates - Total Authorized Affiliates								637,489				
82627	06-0839705	01/01/1973	SWISS RE LIFE & HEALTH AMERICA INC.	NY	YRT/G	676	24	19,102					
00000	AA-9995055	01/01/1987	AMERICAN DISABILITY REINSURANCE UNDERWRITERS	CT	CO/G			586,317					
93572	43-1235868	01/01/2004	REINSURANCE GROUP OF AMERICA, INC.	MO	CO/G	9,832,898		17,829,752					
86258	13-2572994	01/01/1997	COLOGNE LIFE REINSURANCE	CT	CO/G			289,922					
70815	06-0838648	10/01/1998	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	CT	CO/G			207,578					
0899999	General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates												
1099999	General Account - Authorized - Non-Affiliates - Total Authorized Non-Affiliates												
1199999	General Account - Authorized - Total General Account Authorized												
11325	541846993	01/01/2000	NISOURCE INSURANCE CORPORATION, INC.	UT	CAT/G			692,072					
13097	98-0610315	01/01/2011	MARIAS FALLS INSURANCE CO.	VT	CAT/G	905,175		1,883,418					
11293	03-0348076	01/01/2009	UT INSURANCE VERMONT, INC.	VT	CAT/G	5,611,208		15,490,826					
11632	02-0611009	11/01/2009	YKK INSURANCE COMPANY OF AMERICA	VT	CAT/G	64,285		149,424					
11905	35-2192889	08/01/2008	HEINZ-NOBLE, INC.	VT	CAT/G	587,191		2,449,910					
1999999	General Account - Unauthorized - Non-Affiliates - U.S. Non-Affiliates												
2199999	General Account - Unauthorized - Non-Affiliates - Total Unauthorized Non-Affiliates												
2299999	General Account - Unauthorized - Total General Account Unauthorized												
6999999	Total U.S.												
7099999	Total Non-U.S.												
9999999	Totals												
						17,001,433	24	40,235,810					

SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols. 5 + 6 + 7)	Letters of Credit	Issuing or Confirming Bank Reference Number(a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9 + 11 + 12 + 13 + 14 But Not in Excess of Col. 8
00000	98-0413905	12/31/2009	ST. JAMES INSURANCE COMPANY LTC	51,884,241	3,018,332	509,128	55,411,701			54,358,791			1,132,408	55,411,701
0599999	General Account - Life and Annuity - Affiliates - Non-U.S. - Other			51,884,241	3,018,332	509,128	55,411,701		X X X	54,358,791			1,132,408	55,411,701
0699999	General Account - Life and Annuity - Affiliates - Non-U.S. - Total			51,884,241	3,018,332	509,128	55,411,701		X X X	54,358,791			1,132,408	55,411,701
0799999	General Account - Life and Annuity - Affiliates - Total Affiliates			51,884,241	3,018,332	509,128	55,411,701		X X X	54,358,791			1,132,408	55,411,701
0	AA-0140010	06/27/1981	COMMONWEALTH UNION ASSURANCE LTD	36,949,977	1,417,706		38,367,683			38,654,600				38,367,683
0899999	General Account - Life and Annuity - Non-Affiliates - U.S. Non-Affiliates			36,949,977	1,417,706		38,367,683		X X X	38,654,600				38,367,683
45 00000	AA-3190773	04/30/1997	TRANSAMERICA INTERNATIONAL RE-BERMUDA-LTD	55,157,765	375,376	163,364	55,696,505	59,837,400	0001				501,352	55,696,505
0999999	General Account - Life and Annuity - Non-Affiliates - Non-U.S. Non-Affiliates			55,157,765	375,376	163,364	55,696,505	59,837,400	X X X				501,352	55,696,505
1099999	General Account - Life and Annuity - Non-Affiliates - Total Non-Affiliates			92,107,742	1,793,082	163,364	94,064,188	59,837,400	X X X	38,654,600			501,352	94,064,188
1199999	General Account - Life and Annuity - Total Life and Annuity			143,991,983	4,811,414	672,492	149,475,889	59,837,400	X X X	93,013,391			1,633,760	149,475,889
11325	54-1846993	01/01/2000	NISOURCE INSURANCE CORPORATION, INC.	692,072	12,490		704,562			1,149,809				704,562
13097	98-0610315	01/01/2011	MARIAS FALLS INSURANCE CO.	1,883,418	107,904		1,991,322	2,500,000	0002					1,991,322
11293	03-0348076	01/01/2009	UT INSURANCE VERMONT, INC.	15,490,826	685,073		16,175,899	19,132,670	0003					16,175,899
11632	02-0611009	11/01/2009	YKK INSURANCE COMPANY OF AMERICA	149,424	19,520		168,944	252,143	0004					168,944
11905	35-2192889	08/01/2008	HEINZ-NOBLE, INC.	2,449,910	124,130		2,574,040	2,891,071	0005					2,574,040
1999999	General Account - Accident and Health - Non-Affiliates - U.S. Non-Affiliates			20,665,650	949,117		21,614,767	24,775,884	X X X	1,149,809				21,614,767
2199999	General Account - Accident and Health - Non-Affiliates - Total Non-Affiliates			20,665,650	949,117		21,614,767	24,775,884	X X X	1,149,809				21,614,767
2299999	General Account - Accident and Health - Total Accident and Health			20,665,650	949,117		21,614,767	24,775,884	X X X	1,149,809				21,614,767
2399999	General Account - Total General Account			164,657,633	5,760,531	672,492	171,090,656	84,613,284	X X X	94,163,200			1,633,760	171,090,656
3599999	Total U.S.			57,615,627	2,366,823		59,982,450	24,775,884	X X X	39,804,409				59,982,450
3699999	Total Non-U.S.			107,042,006	3,393,708	672,492	111,108,206	59,837,400	X X X	54,358,791			1,633,760	111,108,206
9999999	Total			164,657,633	5,760,531	672,492	171,090,656	84,613,284	X X X	94,163,200			1,633,760	171,090,656

SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
	0001	2	026009593	Bank of America N/A	10,321,951
	0001	2	066015932	Barclays Bank PLC	5,684,552
	0001	2	066011570	BNP Paribas	5,684,552
	0001	2	122240861	HSBC Bank USA National Association	5,684,552
	0001	2	026009580	ABN AMRO Bank NV	4,637,399
	0001	2	026008073	CREDIT AGRICOLE CIB	4,637,399
	0001	2	021000089	Citibank N/A	4,637,399
	0001	2	026003780	Deutsche Bank AG	4,637,399
	0001	2	021000021	JP Morgan Chase Bank N.A	4,637,399
	0001	2	026009470	The Royal Bank of Scotland PLC	4,637,399
	0001	2	026007993	UBS AG	4,637,399
	0002	1	028001036	DEUTSCHE BANK TRUST CO AMERICAS	2,500,000
	0003	1	026009632	Bank of Tokyo Mitsubishi UFJ, Ltd.	19,132,670
	0004	1	041001039	KEY BANK NATIONAL ASSOCIATION	252,143
	0005	1	026010841	Svenska Handelsbanken	2,891,071

NONE Schedule S - Part 5

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

	1	2	3	4	5
	2013	2012	2011	2010	2009
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	90,367	85,088	72,741	71,989	66,394
2. Commissions and reinsurance expense allowances	18,558	18,483	15,984	18,994	2,553
3. Contract claims	50,051	38,755	39,946	28,516	25,555
4. Surrender benefits and withdrawals for life contracts	212		1,989	139	
5. Dividends to policyholders					
6. Reserve adjustments on reinsurance ceded					
7. Increase in aggregate reserves for life and accident and health contracts	44,244	39,206	39,334	38,463	61,475
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	11,583	13,626	5,307	7,701	20,113
9. Aggregate reserves for life and accident and health contracts	388,363	344,118	304,912	265,578	227,396
10. Liability for deposit-type contracts					
11. Contract claims unpaid	12,629	6,334	6,655	6,287	9,456
12. Amounts recoverable on reinsurance	5,499	7,665	6,295	6,350	5,139
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances due	1,558	4,364	999	1,620	5,993
16. Unauthorized reinsurance offset					
17. Offset for reinsurance with Certified Reinsurers			X X X	X X X	X X X
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)					
19. Letters of credit (L)	84,613	73,351	66,191	58,444	51,442
20. Trust agreements (T)	94,163	88,102	84,007	78,129	73,753
21. Other (O)					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust			X X X	X X X	X X X
23. Funds deposited by and withheld from (F)			X X X	X X X	X X X
24. Letters of Credit (L)			X X X	X X X	X X X
25. Trust agreements (T)			X X X	X X X	X X X
26. Other (O)			X X X	X X X	X X X

SCHEDULE S – PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1	2	3
	As Reported (net of ceded)	Restatement Adjustments	Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	12,719,199,941		12,719,199,941
2. Reinsurance (Line 16)	7,056,450	(7,056,450)	
3. Premiums and considerations (Line 15)	82,126,290	11,582,935	93,709,225
4. Net credit for ceded reinsurance	X X X	396,465,287	396,465,287
5. All other admitted assets (balance)	197,486,784		197,486,784
6. Total assets excluding Separate Accounts (Line 26)	13,005,869,465	400,991,772	13,406,861,237
7. Separate Account assets (Line 27)	109,221,518		109,221,518
8. Total assets (Line 28)	13,115,090,983	400,991,772	13,516,082,755
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	10,425,334,644	388,362,535	10,813,697,179
10. Liability for deposit-type contracts (Line 3)	1,017,120,891		1,017,120,891
11. Claim reserves (Line 4)	109,058,839	12,629,237	121,688,076
12. Policyholder dividends/reserves (Lines 5 through 7)	6,429,033		6,429,033
13. Premium & annuity considerations received in advance (Line 8)	774,294		774,294
14. Other contract liabilities (Line 9)	78,848,096		78,848,096
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			
19. All other liabilities (balance)	651,422,144		651,422,144
20. Total liabilities excluding Separate Accounts (Line 26)	12,288,987,941	400,991,772	12,689,979,713
21. Separate Account liabilities (Line 27)	109,221,518		109,221,518
22. Total liabilities (Line 28)	12,398,209,459	400,991,772	12,799,201,231
23. Capital & surplus (Line 38)	716,881,524	X X X	716,881,524
24. Total liabilities, capital & surplus (Line 39)	13,115,090,983	400,991,772	13,516,082,755
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	388,362,535		
26. Claim reserves	12,629,237		
27. Policyholder dividends/reserves			
28. Premium & annuity considerations received in advance			
29. Liability for deposit-type contracts			
30. Other contract liabilities			
31. Reinsurance ceded assets	7,056,450		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	408,048,222		
34. Premiums and considerations	11,582,935		
35. Reinsurance in unauthorized companies			
36. Funds held under reinsurance treaties with unauthorized reinsurers			
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets			
40. Total ceded reinsurance payable/offsets	11,582,935		
41. Total net credit for ceded reinsurance	396,465,287		

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	Active Status	Direct Business Only						
		Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 Through 5	7 Deposit-Type Contracts	
		2 Life Insurance Premiums	3 Annuity Considerations					
1. Alabama	AL	L	10,529,696	7,764,708	10,980,359		29,274,763	
2. Alaska	AK	L	89,334	50,300	543,562		683,196	
3. Arizona	AZ	L	9,605,936	763,283	12,249,982		22,619,201	130,958
4. Arkansas	AR	L	5,709,477	6,407,107	8,797,238		20,913,822	
5. California	CA	L	72,468,480	2,041,508	123,327,475		197,837,463	78,225
6. Colorado	CO	L	6,244,709	242,022	9,261,398		15,748,129	
7. Connecticut	CT	L	20,632,737	4,690,229	9,962,759		35,285,725	
8. Delaware	DE	L	5,435,408	309,572,105	1,611,609		316,619,122	66,609,866
9. District of Columbia	DC	L	719,873	105,244	1,189,520		2,014,637	72,500
10. Florida	FL	L	33,081,230	12,455,054	27,022,977		72,559,261	519,662
11. Georgia	GA	L	21,286,142	3,895,682	19,041,677		44,223,501	259,906
12. Hawaii	HI	L	3,206,709	92,136	3,600,478		6,899,323	
13. Idaho	ID	L	1,622,669	192,314	1,178,623		2,993,606	174,623
14. Illinois	IL	L	19,244,496	3,399,026	21,306,107		43,949,629	
15. Indiana	IN	L	14,752,999	1,186,505	15,723,950		31,663,454	
16. Iowa	IA	L	1,436,015	141,073	6,127,180		7,704,268	
17. Kansas	KS	L	1,688,015	30,000	3,275,776		4,993,791	
18. Kentucky	KY	L	5,394,642	504,898	7,858,320		13,757,860	259,529
19. Louisiana	LA	L	7,686,087	11,216,805	6,289,198		25,192,090	296,733
20. Maine	ME	L	6,139,228	1,008,852	3,702,606		10,850,686	
21. Maryland	MD	L	16,154,321	3,593,060	8,992,374		28,739,755	157,543
22. Massachusetts	MA	L	33,931,943	73,098,380	32,491,626		139,521,949	976,376
23. Michigan	MI	L	25,414,524	3,902,184	16,099,047		45,415,755	
24. Minnesota	MN	L	5,722,560	16,928	10,624,697		16,364,185	
25. Mississippi	MS	L	2,964,175	3,196,041	4,259,585		10,419,801	
26. Missouri	MO	L	7,326,553	8,844,037	9,269,102		25,439,692	
27. Montana	MT	L	506,315	105,000	1,057,238		1,668,553	
28. Nebraska	NE	L	2,544,753	187,379	2,393,523		5,125,655	
29. Nevada	NV	L	6,148,204	175,970	3,032,005		9,356,179	524,828
30. New Hampshire	NH	L	6,601,877	2,854,809	3,076,053		12,532,739	
31. New Jersey	NJ	L	33,208,057	15,148,942	19,125,885		67,482,884	175,000
32. New Mexico	NM	L	1,417,862	240,164	1,493,982		3,152,008	
33. New York	NY	L	170,055,527	46,172,149	49,467,489		265,695,165	297,778
34. North Carolina	NC	L	18,998,949	1,901,039	40,592,449		61,492,437	
35. North Dakota	ND	L	416,865		821,717		1,238,582	
36. Ohio	OH	L	40,936,060	662,188	21,220,378		62,818,626	95,000
37. Oklahoma	OK	L	3,167,396	55,731	4,815,536		8,038,663	
38. Oregon	OR	L	6,585,844	952,599	5,490,997		13,029,440	
39. Pennsylvania	PA	L	61,803,343	8,646,223	26,424,182		96,873,748	
40. Rhode Island	RI	L	5,125,778	6,885,935	1,402,088		13,413,801	
41. South Carolina	SC	L	5,667,725	934,844	18,127,852		24,730,421	25,000
42. South Dakota	SD	L	422,548		1,221,698		1,644,246	
43. Tennessee	TN	L	15,870,438	8,588,603	10,639,883		35,098,924	
44. Texas	TX	L	44,177,924	11,082,064	48,334,229		103,594,217	285,249
45. Utah	UT	L	3,758,514	653,964	4,100,536		8,513,014	
46. Vermont	VT	L	2,054,594	650,535	1,052,136		3,757,265	
47. Virginia	VA	L	13,905,649	2,468,028	19,076,287		35,449,964	321,559
48. Washington	WA	L	8,410,318	232,794	8,741,378		17,384,490	
49. West Virginia	WV	L	3,554,660	149,306	2,797,370		6,501,336	
50. Wisconsin	WI	L	5,568,690	366,824	7,145,978		13,081,492	
51. Wyoming	WY	L	1,199,041		1,071,150		2,270,191	
52. American Samoa	AS	N						
53. Guam	GU	N						
54. Puerto Rico	PR	N	61,143		368,937		430,080	
55. US Virgin Islands	VI	N						
56. Northern Mariana Islands	MP	N						
57. Canada	CAN	L	202,116		234,698		436,814	
58. Aggregate Other Alien	OT	X X X		95,836,661	766		95,837,427	66,246,726
59. Subtotal	(a) 51		800,858,148	663,361,232	678,113,645		2,142,333,025	137,507,061
90. Reporting entity contributions for employee benefits plans	X X X		42,672,938				42,672,938	
91. Dividends or refunds applied to purchase paid-up additions and annuities	X X X		5,206,920				5,206,920	
92. Dividends or refunds applied to shorten endowment or premium paying period	X X X							
93. Premium or annuity considerations waived under disability or other contract provisions	X X X		453,797		160		453,957	
94. Aggregate other amounts not allocable by State	X X X							
95. Totals (Direct Business)	X X X		849,191,803	663,361,232	678,113,805		2,190,666,840	137,507,061
96. Plus Reinsurance Assumed	X X X		(2,946)				(2,946)	
97. Totals (All Business)	X X X		849,188,857	663,361,232	678,113,805		2,190,663,894	137,507,061
98. Less Reinsurance Ceded	X X X		76,045,820		16,364,167		92,409,987	
99. Totals (All Business) less Reinsurance Ceded	X X X		773,143,037	663,361,232	(b) 661,749,638		2,098,253,907	137,507,061

DETAILS OF WRITE-INS								
58001. Aggregate Other Alien		X X X		95,836,661	766		95,837,427	66,246,726
58002.		X X X						
58003.		X X X						
58998. Summary of remaining write-ins for Line 58 from overflow page		X X X						
58999. Total (Lines 58001 through 58003 plus 58998) (Line 58 above)		X X X		95,836,661	766		95,837,427	66,246,726
9401.		X X X						
9402.		X X X						
9403.		X X X						
9498. Summary of remaining write-ins for Line 94 from overflow page		X X X						
9499. Total (Lines 9401 through 9403 plus 9498) (Line 94 above)		X X X						

NONE

(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.

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

For individual lines of business, premiums are allocated based on the residence of the policyholder. For group lines of business, premium is allocated based on the residence of the insured provided by the policyholder.

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

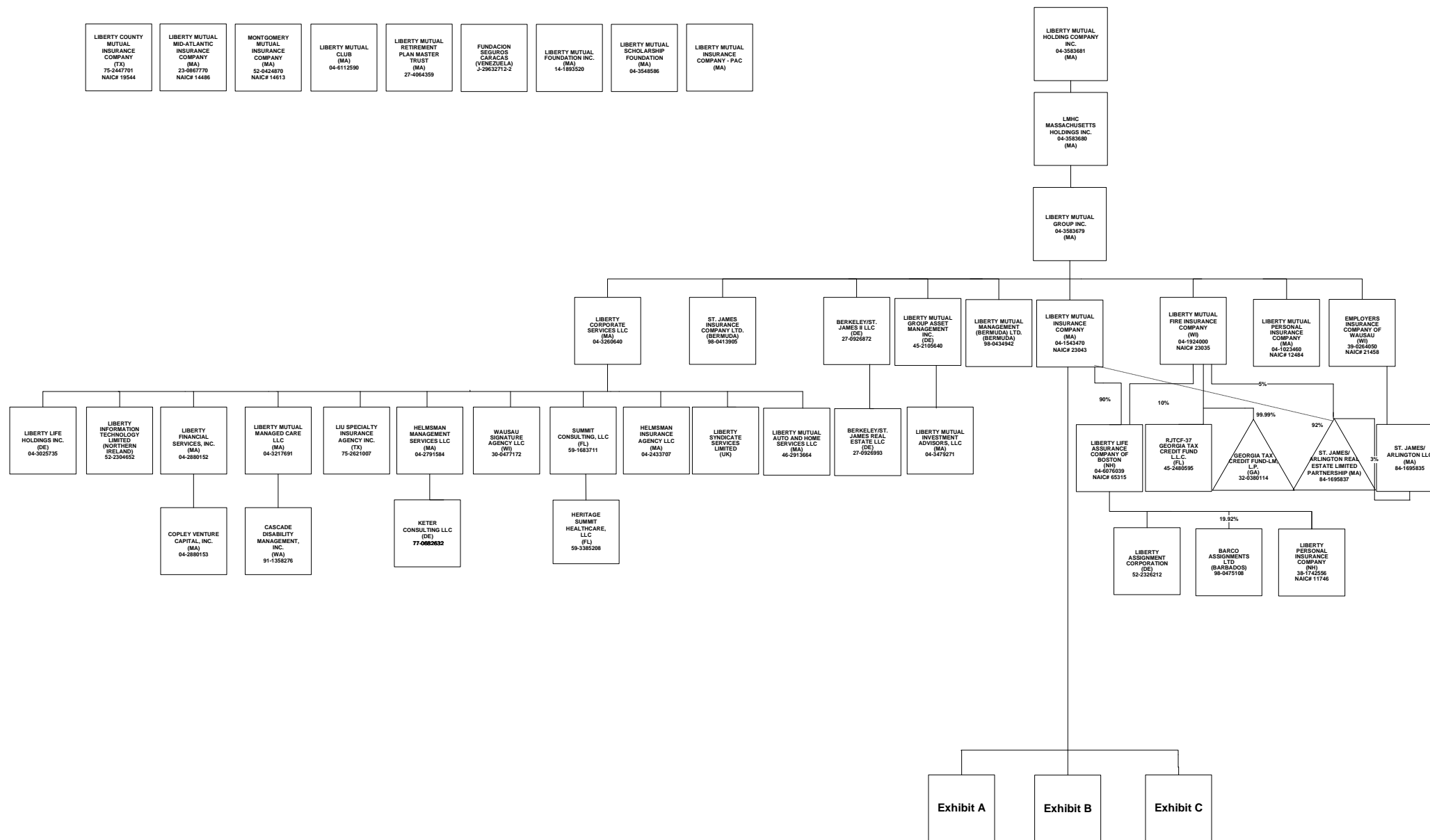
(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9 and 10, or with Schedule H, Part 1, Column 1, Line 1 indicate which: Exhibit 1

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	10,529,696	7,764,708	10,980,359			29,274,763
2. Alaska	AK	89,334	50,300	543,562			683,196
3. Arizona	AZ	9,605,936	763,283	12,249,982		130,958	22,750,159
4. Arkansas	AR	5,709,477	6,407,107	8,797,238			20,913,822
5. California	CA	72,468,480	2,041,508	123,327,475		78,225	197,915,688
6. Colorado	CO	6,244,709	242,022	9,261,398			15,748,129
7. Connecticut	CT	20,632,737	4,690,229	9,962,759			35,285,725
8. Delaware	DE	5,435,408	309,572,105	1,611,609		66,609,866	383,228,988
9. District of Columbia	DC	719,873	105,244	1,189,520		72,500	2,087,137
10. Florida	FL	33,081,230	12,455,054	27,022,977		519,662	73,078,923
11. Georgia	GA	21,286,142	3,895,682	19,041,677		259,906	44,483,407
12. Hawaii	HI	3,206,709	92,136	3,600,478			6,899,323
13. Idaho	ID	1,622,669	192,314	1,178,623		174,623	3,168,229
14. Illinois	IL	19,244,496	3,399,026	21,306,107			43,949,629
15. Indiana	IN	14,752,999	1,186,505	15,723,950			31,663,454
16. Iowa	IA	1,436,015	141,073	6,127,180			7,704,268
17. Kansas	KS	1,688,015	30,000	3,275,776			4,993,791
18. Kentucky	KY	5,394,642	504,898	7,858,320		259,529	14,017,389
19. Louisiana	LA	7,686,087	11,216,805	6,289,198		296,733	25,488,823
20. Maine	ME	6,139,228	1,008,852	3,702,606			10,850,686
21. Maryland	MD	16,154,321	3,593,060	8,992,374		157,543	28,897,298
22. Massachusetts	MA	33,931,943	73,098,380	32,491,626		976,376	140,498,325
23. Michigan	MI	25,414,524	3,902,184	16,099,047			45,415,755
24. Minnesota	MN	5,722,560	16,928	10,624,697			16,364,185
25. Mississippi	MS	2,964,175	3,196,041	4,259,585			10,419,801
26. Missouri	MO	7,326,553	8,844,037	9,269,102			25,439,692
27. Montana	MT	506,315	105,000	1,057,238			1,668,553
28. Nebraska	NE	2,544,753	187,379	2,393,523			5,125,655
29. Nevada	NV	6,148,204	175,970	3,032,005		524,828	9,881,007
30. New Hampshire	NH	6,601,877	2,854,809	3,076,053			12,532,739
31. New Jersey	NJ	33,208,057	15,148,942	19,125,885		175,000	67,657,884
32. New Mexico	NM	1,417,862	240,164	1,493,982			3,152,008
33. New York	NY	170,055,527	46,172,149	49,467,489		297,778	265,992,943
34. North Carolina	NC	18,998,949	1,901,039	40,592,449			61,492,437
35. North Dakota	ND	416,865		821,717			1,238,582
36. Ohio	OH	40,936,060	662,188	21,220,378		95,000	62,913,626
37. Oklahoma	OK	3,167,396	55,731	4,815,536			8,038,663
38. Oregon	OR	6,585,844	952,599	5,490,997			13,029,440
39. Pennsylvania	PA	61,803,343	8,646,223	26,424,182			96,873,748
40. Rhode Island	RI	5,125,778	6,885,935	1,402,088			13,413,801
41. South Carolina	SC	5,667,725	934,844	18,127,852		25,000	24,755,421
42. South Dakota	SD	422,548		1,221,698			1,644,246
43. Tennessee	TN	15,870,438	8,588,603	10,639,883			35,098,924
44. Texas	TX	44,177,924	11,082,064	48,334,229		285,249	103,879,466
45. Utah	UT	3,758,514	653,964	4,100,536			8,513,014
46. Vermont	VT	2,054,594	650,535	1,052,136			3,757,265
47. Virginia	VA	13,905,649	2,468,028	19,076,287		321,559	35,771,523
48. Washington	WA	8,410,318	232,794	8,741,378			17,384,490
49. West Virginia	WV	3,554,660	149,306	2,797,370			6,501,336
50. Wisconsin	WI	5,568,690	366,824	7,145,978			13,081,492
51. Wyoming	WY	1,199,041		1,071,150			2,270,191
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR	61,143		368,937			430,080
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN	202,116		234,698			436,814
58. Aggregate Other Alien	OT		95,836,661	766		66,246,726	162,084,153
59. Totals		800,858,148	663,361,232	678,113,645		137,507,061	2,279,840,086

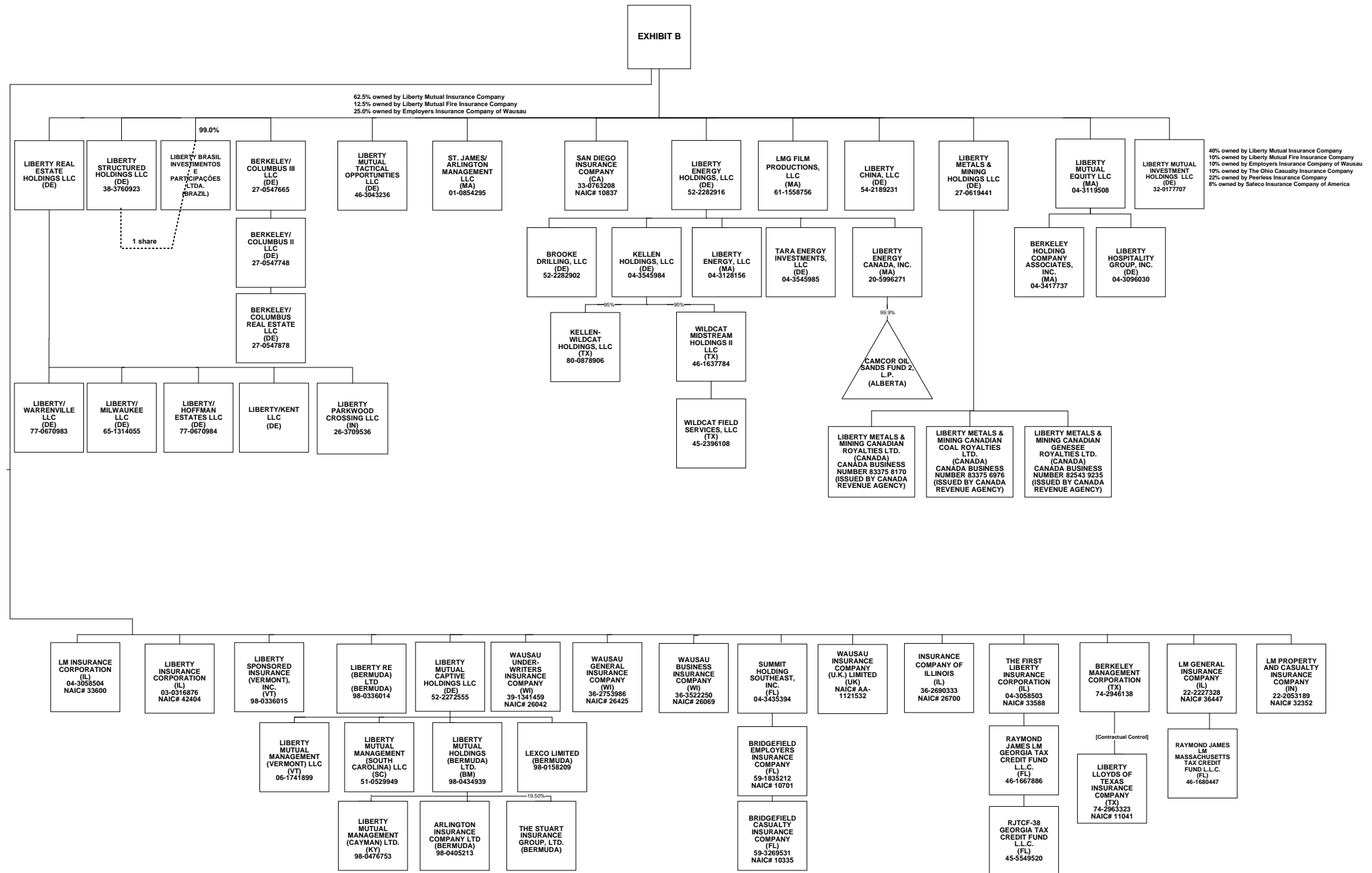
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



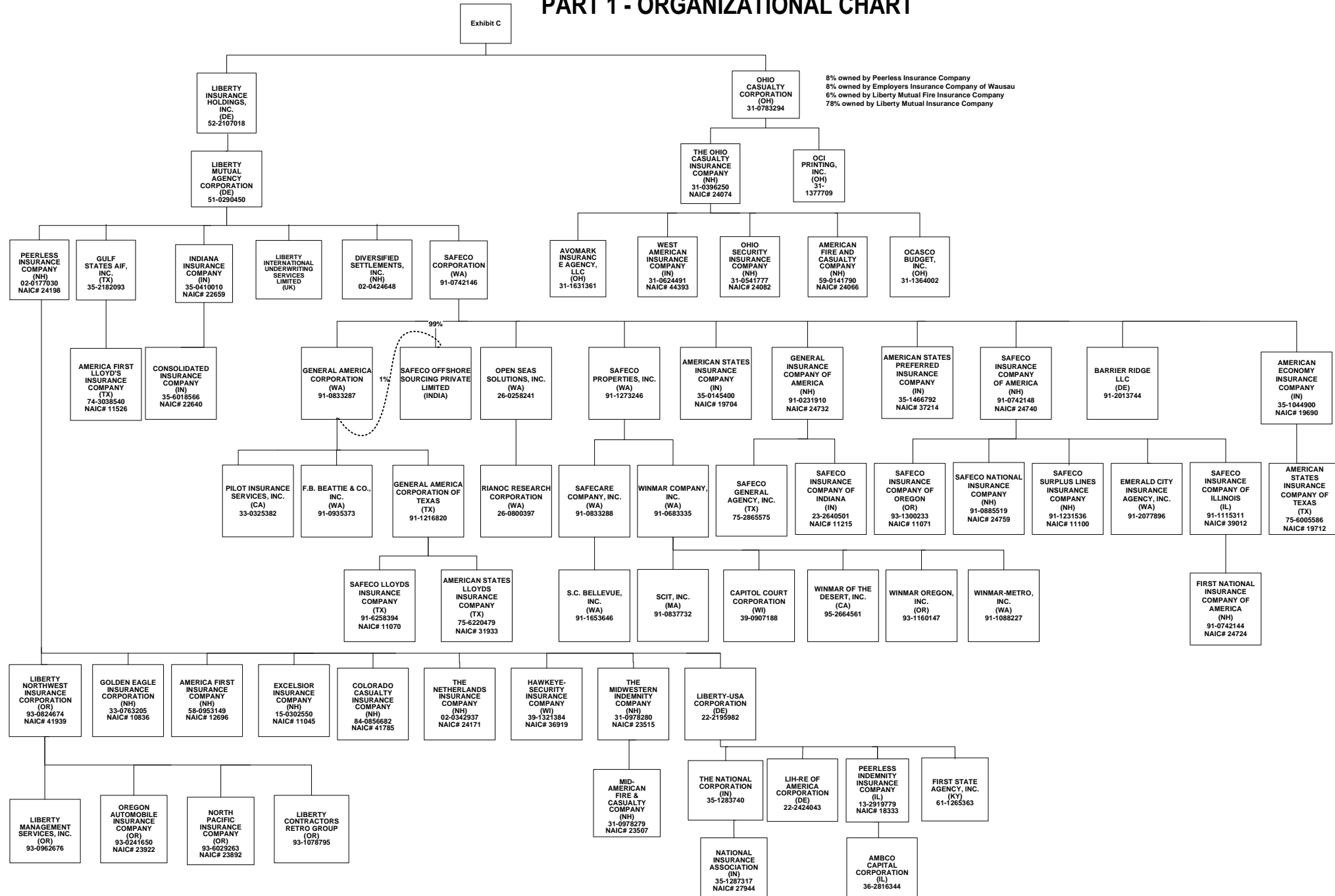
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0111	Liberty Mutual Insurance Company and its Affiliated	00000	36-2816344				AMBCO Capital Corporation	IL	NIA	Peerless Indemnity Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	12696	58-0953149				America First Insurance Company	NH	IA	Peerless Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	11526	74-3038540				America First Lloyd's Insurance Company	TX	IA	Gulf States AIF, Inc.	Management and Attorney-in-F		Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	19690	35-1044900				American Economy Insurance Company	IN	IA	Safeco Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	24066	59-0141790				American Fire and Casualty Company	NH	IA	The Ohio Casualty Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	19704	35-0145400				American States Insurance Company	IN	IA	Safeco Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	19712	75-6005586				American States Insurance Company of Texas	TX	IA	American Economy Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	31933	75-6220479				American States Lloyds Insurance Company	TX	IA	General America Corporation of Texas	Management and Attorney-in-F		Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	37214	35-1466792				American States Preferred Insurance Company	IN	IA	Safeco Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	98-0405213				Arlington Insurance Company Ltd.	Bermuda	IA	Liberty Mutual Holdings (Bermuda) Ltd	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	31-1631361				Avomark Insurance Agency, LLC	OH	IA	The Ohio Casualty Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	98-0475108				BARCO Assignments Ltd.	Barbados	DS	Liberty Life Assurance Company of Boston	Influence	19.9	Liberty Mutual Holding Company	
		00000	91-2013744				Barrier Ridge LLC	DE	NIA	Safeco Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	04-3417737				Berkeley Holding Company Associates, Inc.	MA	NIA	Liberty Mutual Equity LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	74-2946138				Berkeley Management Corporation	TX	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	27-0547748				Berkeley/Columbus II LLC	DE	NIA	Berkeley/Columbus III LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	27-0547665				Berkeley/Columbus III LLC	DE	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	27-0547878				Berkeley/Columbus Real Estate LLC	DE	NIA	Berkeley/Columbus II LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	27-0926872				Berkeley/St. James II LLC	DE	NIA	Liberty Mutual Group Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	27-0926993				Berkeley/St. James Real Estate LLC	DE	NIA	Berkeley/St. James II LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	10335	59-3269531				Bridgefield Casualty Insurance Company	FL	IA	Bridgefield Employers Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	10701	59-1835212				Bridgefield Employers Insurance Company	FL	IA	Summit Holding Southeast, Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	52-2282902				Brooke Drilling, LLC	DE	NIA	Liberty Energy Holdings, LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Camcor Oil Sands Fund 2, L.P.	Alberta	NIA	Liberty Energy Canada, Inc.	Ownership	99.9	Liberty Mutual Holding Company	
		00000	39-0907188				Capitol Court Corporation	WI	NIA	Winmar Company, Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	91-1358276				Cascade Disability Management, Inc.	WA	NIA	Liberty Mutual Managed Care LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	41785	84-0856682				Colorado Casualty Insurance Company	NH	IA	Peerless Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	22640	35-6018566				Consolidated Insurance Company	IN	IA	Indiana Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	04-2880153				Copley Venture Capital, Inc.	MA	NIA	Liberty Financial Services, Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	02-0424648				Diversified Settlements, Inc.	NH	NIA	Liberty Mutual Agency Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	91-2077896				Emerald City Insurance Agency, Inc.	WA	IA	Safeco Insurance Company of America	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	21458	39-0264050				Employers Insurance Company of Wausau	WI	IA	Liberty Mutual Group Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	11045	15-0302550				Excelsior Insurance Company	NH	IA	Peerless Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	91-0935373				F.B. Beattie & Co., Inc.	WA	IA	General America Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	24724	91-0742144				First National Insurance Company of America	NH	IA	Safeco Insurance Company of Illinois	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	61-1265363				First State Agency, Inc.	KY	NIA	Liberty-USA Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Fundacion Seguros Caracas	Venezuela	NIA	Seguros Caracas de Liberty Mutual, C.A.	Board and Management		Liberty Mutual Holding Company	
		00000	91-0833287				General America Corporation	WA	NIA	Safeco Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	91-1216820				General America Corporation of Texas	TX	NIA	General America Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	24732	91-0231910				General Insurance Company of America	NH	IA	Safeco Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	32-0380114				Georgia Tax Credit Fund-LM, L.P.	GA	NIA	Liberty Mutual Fire Insurance Company	Ownership	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	10836	33-0763205				Golden Eagle Insurance Corporation	NH	IA	Peerless Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	35-2182093				Gulf States AIF, Inc.	TX	NIA	Liberty Mutual Agency Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	36919	39-1321384				Hawkeye-Security Insurance Company	WI	IA	Peerless Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	04-2433707				Helmman Insurance Agency LLC	MA	IA	Liberty Corporate Services LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0111	Liberty Mutual Insurance Company and its Affiliated	00000	04-2791584				Helmsman Management Services LLC	MA	NIA	Liberty Corporate Services LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	59-3385208				Heritage Summit HealthCare, LLC	FL	NIA	Summit Consulting, LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	22659	35-0410010				Indiana Insurance Company	IN	IA	Liberty Mutual Agency Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Indiana Seguros S/A	Brazil	IA	Liberty International Brasil Ltda.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	26700	36-2690333				Insurance Company of Illinois	IL	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Inversiones 3461, C.A.	Venezuela	NIA	Seguros Caracas de Liberty Mutual, C.A.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000					Inversiones 6757, C.A.	Venezuela	NIA	Seguros Caracas de Liberty Mutual, C.A.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Inversora Centro Comercial, C.A.	Venezuela	NIA	Seguros Caracas de Liberty Mutual, C.A.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000					Inversora Segucar Financiadora de Primas, C.A.	Venezuela	NIA	Seguros Caracas de Liberty Mutual, C.A.	Ownership, Board and Manage	99.2	Liberty Mutual Holding Company	
		00000					Inversora Segucar Financiadora de Primas, C.A.	Venezuela	NIA	Liberty Seguros, Compania de Seguros y Reaseg	Ownership, Board and Manage	0.8	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000	04-3545984				Kellen Holdings, LLC	DE	NIA	Liberty Energy Holdings, LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Kellen-Wildcat Holdings, LLC	TX	NIA	Kellen Holdings, LLC	Ownership	95.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000	77-0682632				Keter Consulting LLC	DE	NIA	Helmsman Management Services LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Khoom Khao Insurance Public Company Limited	Thailand	IA	LMG Insurance Public Company Limited	Ownership, Board and Manage	98.9	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000					Kritaya Tun Company Limited	Thailand	NIA	Liberty International Asia Pacific Holdings LLC	Influence	49.0	Liberty Mutual Holding Company	
		00000					La Libertad Compania de Inversiones y Servicios S.	Colombia	NIA	Liberty Seguros S.A.	Ownership, Board and Manage	49.8	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000					La Libertad Compania de Inversiones y Servicios S.	Colombia	NIA	Liberty Seguros de Vida S.A.	Ownership, Board and Manage	9.5	Liberty Mutual Holding Company	
		00000					La Libertad Compania de Inversiones y Servicios S.	Colombia	NIA	Li (Colombia) Holdings Ltd.	Ownership, Board and Manage	40.7	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000	98-0158209				LEXCO Limited	Bermuda	IA	Liberty Mutual Captive Holdings LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	98-0470067				LI (Colombia) Holdings Ltd.	Bermuda	NIA	Liberty International Latin America Holdings, LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000	52-2326212				Liberty Assignment Corporation	DE	DS	Liberty Life Assurance Company of Boston	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Brasil Investimentos e Participacoes Ltda.	Brazil	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	99.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000					Liberty Brasil Investimentos e Participacoes Ltda.	Brazil	NIA	Liberty Structured Holdings LLC	Ownership, Board and Manage	0.0	Liberty Mutual Holding Company	
		00000	54-2189231				Liberty China LLC	DE	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000					Liberty Citystate Holdings Pte Ltd	Singapore	NIA	Liberty International Asia Pacific Holdings LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Compania Argentina de Reaseguros S.A.	Argentina	IA	Liberty International Argentina Holdings S.A.	Ownership, Board and Manage	90.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000					Liberty Compania Argentina de Reaseguros S.A.	Argentina	IA	Liberty Risk Services Argentina S.A.	Ownership, Board and Manage	10.0	Liberty Mutual Holding Company	
		00000					Liberty Compania de Seguros Generales S.A.	Chile	IA	Liberty International Chile S.A.	Ownership, Board and Manage	99.9	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000	93-1078795				Liberty Contractors Retro Group	OR	NIA	Liberty Northwest Insurance Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	98-0166390				Liberty Corporate Capital Limited	UK	IA	Liberty International Holdings Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000	04-3260640				Liberty Corporate Services LLC	MA	NIA	Liberty Mutual Group Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		19544	75-2447701				Liberty County Mutual Insurance Company	TX	IA	Berkeley Management Corporation	Board and Management		Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000	20-5996271				Liberty Energy Canada, Inc.	MA	NIA	Liberty Energy Holdings, LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	52-2282916				Liberty Energy Holdings, LLC	DE	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000	04-3128156				Liberty Energy, LLC	MA	NIA	Liberty Energy Holdings, LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	04-2880152				Liberty Financial Services, Inc.	MA	NIA	Liberty Corporate Services LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000	04-3096030				Liberty Hospitality Group, Inc.	DE	NIA	Liberty Mutual Equity LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	52-2304652				Liberty Information Technology Limited	UK (N. Ireland)	NIA	Liberty Corporate Services LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000					Liberty Insurance Company Limited	China	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		42404	03-0316876				Liberty Insurance Corporation	IL	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000	52-2107018				Liberty Insurance Holdings, Inc.	DE	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Insurance Limited	Ireland	IA	Liberty Mutual Ireland Investment Holdings Limite	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000					Liberty Insurance Limited	Vietnam	IA	Liberty UK and Europe Holdings Limited	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Insurance (Open Joint Stock Company)	Russia	IA	Liberty UK and Europe Holdings Limited	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000				Liberty Insurance Pte Ltd	Singapore	IA	Liberty Citystate Holdings Pte Ltd	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0111	Liberty Mutual Insurance Company and its Affiliated	19917	22-2227331				Liberty Insurance Underwriters Inc.	IL	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty International Amsterdam Holdings C.V.	Netherlands	NIA	Liberty International US Dutch Een LLC	Ownership, Board and Manage	1.0	Liberty Mutual Holding Company	
		00000					Liberty International Amsterdam Holdings C.V.	Netherlands	NIA	Twee US Dutch LLC	Ownership, Board and Manage	99.0	Liberty Mutual Holding Company	
		00000					Liberty International Argentina Holdings S.A.	Argentina	NIA	Liberty International Latin America Holdings, LLC	Ownership, Board and Manage	90.0	Liberty Mutual Holding Company	
		00000					Liberty International Argentina Holdings S.A.	Argentina	NIA	Liberty UK and Europe Holdings Limited	Ownership, Board and Manage	10.0	Liberty Mutual Holding Company	
		00000					Liberty International Asia IT Pte. Ltd.	Singapore	NIA	Liberty Citystate Holdings Pte Ltd	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	51-0365936				Liberty International Asia Pacific Holdings LLC	DE	NIA	Liberty UK and Europe Holdings Limited	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty International Brasil Ltda	Brazil	NIA	Liberty Seguros, Compania de Seguros y Reaseg	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty International Brasil Ltda	Brazil	NIA	Liberty International Holdings Inc.	Ownership, Board and Manage	0.0	Liberty Mutual Holding Company	
		00000					Liberty International Chile S.A.	Chile	NIA	Liberty UK and Europe Holdings Limited	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty International Chile S.A.	Chile	NIA	Liberty International Latin America Holdings, LLC	Ownership, Board and Manage	0.0	Liberty Mutual Holding Company	
		00000	27-1448815				Liberty International Europe Inc.	DE	NIA	Liberty International Holdings Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty International Europe IT Spółka z ograniczon	Poland	NIA	Liberty UK and Europe Holdings Limited	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty International European Holdings B.V.	Netherlands	NIA	Liberty International European Holdings Cooperati	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	98-0641429				Liberty International European Holdings Cooperatie	Netherlands	NIA	Liberty International Netherlands Holdings C.V.	Ownership, Board and Manage	90.0	Liberty Mutual Holding Company	
		00000	98-0641429				Liberty International European Holdings Cooperatie	Netherlands	NIA	Liberty International US Netherlands LLC	Ownership, Board and Manage	10.0	Liberty Mutual Holding Company	
		00000	04-3209289				Liberty International Holdings Inc.	DE	NIA	Liberty International Holdings LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	68-0597075				Liberty International Holdings LLC	DE	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty International Insurance Limited	Hong Kong	IA	Liberty Insurance Pte Ltd	Ownership, Board and Manage	68.0	Liberty Mutual Holding Company	
		00000					Liberty International Insurance Limited	Hong Kong	IA	Liberty Citystate Holdings Pte Ltd	Ownership, Board and Manage	32.0	Liberty Mutual Holding Company	
		00000	51-0365934				Liberty International Latin America Holdings, LLC	DE	NIA	Liberty UK and Europe Holdings Limited	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	02-0626482				Liberty International Latin America IT LLC	DE	NIA	Liberty International Holdings Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	98-0641407				Liberty International Netherlands Holdings C.V.	Netherlands	NIA	Twee US Dutch LLC	Ownership, Board and Manage	90.0	Liberty Mutual Holding Company	
		00000	98-0641407				Liberty International Netherlands Holdings C.V.	Netherlands	NIA	Liberty International US Dutch Een LLC	Ownership, Board and Manage	5.0	Liberty Mutual Holding Company	
		00000	98-0641407				Liberty International Netherlands Holdings C.V.	Netherlands	NIA	LMG Holland LLC	Ownership, Board and Manage	5.0	Liberty Mutual Holding Company	
		00000					Liberty International Netherlands V.O.F.	Netherlands	NIA	Liberty International Holdings Inc.	Ownership, Board and Manage	86.0	Liberty Mutual Holding Company	
		00000					Liberty International Netherlands V.O.F.	Netherlands	NIA	Liberty International Europe Inc.	Ownership, Board and Manage	14.0	Liberty Mutual Holding Company	
		00000					Liberty International Underwriting Services Limited	UK	IA	Liberty Mutual Agency Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty International US Dutch Een LLC	DE	NIA	Liberty International Netherlands V.O.F.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty International US European Holdings LLC	DE	NIA	Liberty International European Holdings Cooperati	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty International US Netherlands LLC	DE	NIA	Liberty International Netherlands Holdings C.V.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		0111	Liberty Mutual Insurance Company and its Affiliated	65315	04-6076039				Liberty Life Assurance Company of Boston	NH		Liberty Mutual Insurance Company	Ownership, Board and Manage	90.0
0111	Liberty Mutual Insurance Company and its Affiliated	65315	04-6076039				Liberty Life Assurance Company of Boston	NH		Liberty Mutual Fire Insurance Company	Ownership, Board and Manage	10.0	Liberty Mutual Holding Company	
		00000	04-3025735				Liberty Life Holdings Inc.	DE	NIA	Liberty Corporate Services LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	11041	74-2963323				Liberty Lloyds of Texas Insurance Company	TX	IA	Berkeley Management Corporation	Management and Attorney-in-F		Liberty Mutual Holding Company	
		00000	93-0962676				Liberty Management Services, Inc.	OR	NIA	Liberty Northwest Insurance Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Metals & Mining Canadian Coal Royalties Lt	Canada	NIA	Liberty Metals & Mining Holdings LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Metals & Mining Canadian Genesee Royalti	Canada	NIA	Liberty Metals & Mining Holdings LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Metals & Mining Canadian Royalties Ltd.	Canada	NIA	Liberty Metals & Mining Holdings LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	27-0619441				Liberty Metals & Mining Holdings, LLC	DE	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	04-3199794				Liberty Mexico Holdings Inc.	MA	NIA	Liberty International Holdings Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Mexico Holdings S.A. de C.V.	Mexico	NIA	Liberty Mexico Holdings Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Mexico Holdings S.A. de C.V.	Mexico	NIA	Liberty International Latin America Holdings, LLC	Ownership, Board and Manage	0.0	Liberty Mutual Holding Company	
		00000	51-0290450				Liberty Mutual Agency Corporation	DE	NIA	Liberty Insurance Holdings, Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	46-2913664				Liberty Mutual Auto and Home Services LLC	MA	NIA	Liberty Corporate Services LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0111	Liberty Mutual Insurance Company and its Affiliated	00000	52-2272555				Liberty Mutual Captive Holdings LLC	DE	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	04-6112590				Liberty Mutual Club	MA	NIA	Liberty Mutual Insurance Company	Board and Management		Liberty Mutual Holding Company	
		00000	04-3119508				Liberty Mutual Equity LLC	MA	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		23035	04-1924000				Liberty Mutual Fire Insurance Company	WI	UDP	Liberty Mutual Group Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	14-1893520				Liberty Mutual Foundation Inc.	MA	NIA	Liberty Mutual Insurance Company	Board and Management		Liberty Mutual Holding Company	
		00000	45-2105640				Liberty Mutual Group Asset Management Inc.	DE	NIA	Liberty Mutual Group Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	04-3583679				Liberty Mutual Group Inc.	MA	UIP	LMHC Massachusetts Holdings Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	04-3583681				Liberty Mutual Holding Company Inc.	MA	UIP	N/A	Ownership, Board and Manage		Liberty Mutual Holding Company	
		00000	98-0434939				Liberty Mutual Holdings (Bermuda) Ltd	Bermuda	NIA	Liberty Mutual Captive Holdings LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		23043	04-1543470				Liberty Mutual Insurance Company	MA	UDP	Liberty Mutual Group Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Mutual Insurance Company - Escritorio De	Brazil	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	99.9	Liberty Mutual Holding Company	
		00000					Liberty Mutual Insurance Company - Escritorio De	Brazil	NIA	Liberty Insurance Underwriters Inc.	Ownership, Board and Manage	0.1	Liberty Mutual Holding Company	
		00000	C00171843				Liberty Mutual Insurance Company - PAC	MA	NIA	Liberty Mutual Insurance Company	Board and Management		Liberty Mutual Holding Company	
		00000	98-0134046				Liberty Mutual Insurance Europe Limited	UK	IA	Liberty UK and Europe Holdings Limited	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	04-3479271				Liberty Mutual Investment Advisors LLC	MA	NIA	Liberty Mutual Group Asset Management Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	32-0177707				Liberty Mutual Investment Holdings Inc.	DE	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	40.0	Liberty Mutual Holding Company	
		00000	32-0177707				Liberty Mutual Investment Holdings Inc.	DE	NIA	Peerless Insurance Company	Ownership, Board and Manage	22.0	Liberty Mutual Holding Company	
		00000	32-0177707				Liberty Mutual Investment Holdings Inc.	DE	NIA	Employers Insurance Company of Wausau	Ownership, Board and Manage	10.0	Liberty Mutual Holding Company	
		00000	32-0177707				Liberty Mutual Investment Holdings Inc.	DE	NIA	Liberty Mutual Fire Insurance Company	Ownership, Board and Manage	10.0	Liberty Mutual Holding Company	
		00000	32-0177707				Liberty Mutual Investment Holdings Inc.	DE	NIA	The Ohio Casualty Insurance Company	Ownership, Board and Manage	10.0	Liberty Mutual Holding Company	
00000	32-0177707				Liberty Mutual Investment Holdings Inc.	DE	NIA	Safeco Insurance Company of America	Ownership, Board and Manage	8.0	Liberty Mutual Holding Company			
00000					Liberty Mutual Ireland Investment Holdings Limited	Ireland	NIA	Liberty UK and Europe Holdings Limited	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
00000	04-3217691				Liberty Mutual Managed Care LLC	MA	NIA	Liberty Corporate Services LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
00000	98-0434942				Liberty Mutual Management (Bermuda) Ltd	Bermuda	NIA	Liberty Mutual Group Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
00000	98-0476753				Liberty Mutual Management (Cayman) Ltd.	Cayman Isla	NIA	Liberty Mutual Holdings (Bermuda) Ltd	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
00000	51-0529949				Liberty Mutual Management (South Carolina) LLC	SC	NIA	Liberty Mutual Captive Holdings LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
00000	06-1741899				Liberty Mutual Management (Vermont) LLC	VT	NIA	Liberty Mutual Captive Holdings LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
00000	04-4223650				Liberty Mutual Mexico LLC	DE	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
0111	Liberty Mutual Insurance Company and its Affiliated	14486	23-0867770				Liberty Mutual Mid-Atlantic Insurance Company	MA	IA	Liberty Mutual Insurance Company	Board and Management		Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	12484	04-1023460				Liberty Mutual Personal Insurance Company	MA	IA	Liberty Mutual Group Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	27-4064359				Liberty Mutual Retirement Plan Master Trust	MA	NIA	Liberty Mutual Group Inc.	Board		Liberty Mutual Holding Company	
		00000	04-3548586				Liberty Mutual Scholarship Foundation	MA	NIA	Liberty Mutual Insurance Company	Board and Management		Liberty Mutual Holding Company	
		00000	46-3043236				Liberty Mutual Tactical Opportunities LLC	DE	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	62.5	Liberty Mutual Holding Company	
		00000	46-3043236				Liberty Mutual Tactical Opportunities LLC	DE	NIA	Employers Insurance Company of Wausau	Ownership, Board and Manage	25.0	Liberty Mutual Holding Company	
		00000	46-3043236				Liberty Mutual Tactical Opportunities LLC	DE	NIA	Liberty Mutual Fire Insurance Company	Ownership, Board and Manage	12.5	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	41939	93-0824674				Liberty Northwest Insurance Corporation	OR	IA	Peerless Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	26-3709536				Liberty Parkwood Crossing LLC	IN	NIA	Liberty Real Estate Holdings LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	11746	38-1742556				Liberty Personal Insurance Company	NH	DS	Liberty Life Assurance Company of Boston	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	98-0336014				Liberty Re (Bermuda) Limited	Bermuda	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Real Estate Holdings LLC	DE	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Risk Services Argentina S.A.	Argentina	NIA	Liberty International Latin America Holdings, LLC	Ownership, Board and Manage	90.0	Liberty Mutual Holding Company	
		00000					Liberty Risk Services Argentina S.A.	Argentina	NIA	Liberty UK and Europe Holdings Limited	Ownership, Board and Manage	10.0	Liberty Mutual Holding Company	
		00000					Liberty Risk Services de Venezuela, S.A.	Venezuela	NIA	Liberty International Latin America Holdings, LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Seguros Argentina S.A.	Argentina	IA	Liberty International Argentina Holdings S.A.	Ownership, Board and Manage	90.0	Liberty Mutual Holding Company	
		00000					Liberty Seguros Argentina S.A.	Argentina	IA	Liberty Risk Services Argentina S.A.	Ownership, Board and Manage	10.0	Liberty Mutual Holding Company	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
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524	0111	Liberty Mutual Insurance Company and its Affiliated	00000				Liberty Seguros de Vida S.A.	Colombia	IA	Liberty Seguros S.A.	Ownership, Board and Manage	57.6	Liberty Mutual Holding Company			
			00000				Liberty Seguros de Vida S.A.	Colombia	IA	LILA (Colombia) Holdings Ltd.	Ownership, Board and Manage	42.4	Liberty Mutual Holding Company			
			00000				Liberty Seguros S.A.	Colombia	IA	LILA (Colombia) Holdings Ltd.	Ownership, Board and Manage	94.7	Liberty Mutual Holding Company			
			00000				Liberty Seguros S.A.	Colombia	IA	Li (Colombia) Holdings Ltd.	Ownership, Board and Manage	5.3	Liberty Mutual Holding Company			
			00000				Liberty Seguros S.A.	Ecuador	IA	Liberty UK and Europe Holdings Limited	Ownership, Board and Manage	99.7	Liberty Mutual Holding Company			
			00000				Liberty Seguros S.A.	Ecuador	IA	Liberty International Latin America Holdings, LLC	Ownership, Board and Manage	0.0	Liberty Mutual Holding Company			
			00000				Liberty Seguros S/A	Brazil	IA	Liberty International Brasil Ltda.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
			00000				Liberty Seguros, Compania de Seguros y Reasegur	Spain	IA	Liberty Spain Insurance Group LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
			00000				Liberty Seguros, S.A.	Portugal	IA	Liberty Seguros, Compania de Seguros y Reaseg	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
			00000				Liberty Sigorta Anonim Sirketi	Turkey	IA	Liberty Seguros, Compania de Seguros y Reaseg	Ownership, Board and Manage	98.9	Liberty Mutual Holding Company			
			00000	77-0653079				Liberty Spain Insurance Group LLC	DE	NIA	Liberty UK and Europe Holdings Limited	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
			00000	98-0336015				Liberty Sponsored Insurance (Vermont), Inc.	VT	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
			00000	38-3760923				Liberty Structured Holdings LLC	DE	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
			00000					Liberty Surety México, S. de R.L. de C.V.	Mexico	NIA	Liberty Mutual Mexico LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
			00000					Liberty Surety México, S. de R.L. de C.V.	Mexico	NIA	Liberty Surplus Insurance Corporation	Ownership, Board and Manage	0.0	Liberty Mutual Holding Company		
			00000	10725	04-3390891			Liberty Surplus Insurance Corporation	NH	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
			00000					Liberty Syndicate Management Limited	UK	IA	Liberty International Holdings Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
			00000					Liberty Syndicate Services Limited	UK	NIA	Liberty Corporate Services LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
			00000	98-0641430				Liberty UK and Europe Holdings Limited	UK	NIA	Liberty International US European Holdings LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
			00000					Liberty Videocon General Insurance Company Limit	India	IA	Liberty Citystate Holdings Pte Ltd	Management	22.1	Liberty Mutual Holding Company		
			00000	77-0670984				Liberty/Hoffman Estates LLC	DE	NIA	Liberty Real Estate Holdings LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
			00000					Liberty/Kent LLC	DE	NIA	Liberty Real Estate Holdings LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
			00000	65-1314055				Liberty/Milwaukee LLC	DE	NIA	Liberty Real Estate Holdings LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
			00000	77-0670983				Liberty/Warrenville LLC	DE	NIA	Liberty Real Estate Holdings LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
			00000	22-2195982				Liberty-USA Corporation	DE	NIA	Peerless Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
			00000	22-2424043				LIH-RE of America Corporation	DE	NIA	Liberty-USA Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
			00000	98-0470064				LILA (Colombia) Holdings Ltd.	Bermuda	NIA	Liberty International Latin America Holdings, LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
			00000	75-2621007				LIU Specialty Insurance Agency Inc.	TX	IA	Liberty Corporate Services LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
			00000					LLIC S.a. r.l.	Luxembourg	NIA	Liberty UK and Europe Holdings Limited	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
			0111	Liberty Mutual Insurance Company and its Affiliated	36447	22-2227328			LM General Insurance Company	IL	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
			0111	Liberty Mutual Insurance Company and its Affiliated	33600	04-3058504			LM Insurance Corporation	IL	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
			0111	Liberty Mutual Insurance Company and its Affiliated	32352	22-2053189			LM Property and Casualty Insurance Company	IN	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
			00000						LMG Film Productions, LLC	MA	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
			00000						LMG Holland C.V.	Netherlands	NIA	Liberty International Holdings Inc.	Ownership, Board and Manage	25.0	Liberty Mutual Holding Company	
			00000						LMG Holland C.V.	Netherlands	NIA	Liberty International US Dutch Een LLC	Ownership, Board and Manage	75.0	Liberty Mutual Holding Company	
			00000						LMG Holland LLC	DE	NIA	LMG Holland C.V.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
			00000						LMG Insurance Public Company Limited	Thailand	IA	Tun Kaoklai Co., Ltd.	Ownership, Board and Manage	75.0	Liberty Mutual Holding Company	
			00000						LMG Insurance Public Company Limited	Thailand	IA	Liberty International Asia Pacific Holdings LLC	Ownership, Board and Manage	25.0	Liberty Mutual Holding Company	
			00000	04-3583680					LMHC Massachusetts Holdings Inc.	MA	UIP	Liberty Mutual Holding Company Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
			0111	Liberty Mutual Insurance Company and its Affiliated	23507	31-0978279			Mid-American Fire & Casualty Company	NH	IA	The Midwestern Indemnity Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
			0111	Liberty Mutual Insurance Company and its Affiliated	14613	52-0424870			Montgomery Mutual Insurance Company	MA	IA	Liberty Mutual Insurance Company	Board and Management		Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	27944	35-1287317			National Insurance Association	IN	IA	The National Corporation	Management and Attorney-in-F		Liberty Mutual Holding Company				
0111	Liberty Mutual Insurance Company and its Affiliated	23892	93-6029263			North Pacific Insurance Company	OR	IA	Liberty Northwest Insurance Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company				
00000						Ocasco Budget, Inc.	OH	NIA	The Ohio Casualty Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company				
00000						OCI Printing, Inc.	OH	NIA	Ohio Casualty Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company				

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*	
0111	Liberty Mutual Insurance Company and its Affiliated	00000	31-0783294				Ohio Casualty Corporation	OH	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	78.0	Liberty Mutual Holding Company		
		00000	31-0783294				Ohio Casualty Corporation	OH	NIA	Employers Insurance Company of Wausau	Ownership, Board and Manage	8.0	Liberty Mutual Holding Company		
		00000	31-0783294				Ohio Casualty Corporation	OH	NIA	Peerless Insurance Company	Ownership, Board and Manage	8.0	Liberty Mutual Holding Company		
		00000	31-0783294				Ohio Casualty Corporation	OH	NIA	Liberty Mutual Fire Insurance Company	Ownership, Board and Manage	6.0	Liberty Mutual Holding Company		
		24082	31-0541777				Ohio Security Insurance Company	NH	IA	The Ohio Casualty Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
		00000	26-0258241				Open Seas Solutions, Inc.	WA	NIA	Safeco Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company		
		0111	Liberty Mutual Insurance Company and its Affiliated	23922	93-0241650			Oregon Automobile Insurance Company	OR	IA	Liberty Northwest Insurance Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		0111	Liberty Mutual Insurance Company and its Affiliated	18333	13-2919779			Peerless Indemnity Insurance Company	IL	IA	Liberty-USA Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		0111	Liberty Mutual Insurance Company and its Affiliated	24198	02-0177030			Peerless Insurance Company	NH	IA	Liberty Mutual Agency Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
				00000	33-0325382			Pilot Insurance Services, Inc.	CA	NIA	General America Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
				00000	46-1667886			Raymond James LM Georgia Tax Credit Fund L.L.	FL	NIA	The First Liberty Insurance Corporation	Ownership	100.0	Liberty Mutual Holding Company	
				00000	46-1680447			Raymond James LM Massachusetts Tax Credit Fun	FL	NIA	LM General Insurance Company	Ownership	100.0	Liberty Mutual Holding Company	
				00000				Reaseguradora Caracas, S.A.	Venezuela	IA	Seguros Caracas de Liberty Mutual, C.A.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
				00000	26-0800397			Rianoc Research Corporation	WA	NIA	Open Seas Solutions, Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
				00000	45-2480595			RJTCF-37 Georgia Tax Credit Fund L.L.C.	FL	NIA	Liberty Mutual Fire Insurance Company	Ownership	100.0	Liberty Mutual Holding Company	
				00000	45-5549520			RJTCF-38 Georgia Tax Credit Fund L.L.C.	FL	NIA	Raymond James LM Georgia Tax Credit Fund L.L.	Ownership	100.0	Liberty Mutual Holding Company	
				00000	91-1653646			S. C. Bellevue, Inc.	WA	NIA	SAFECARE Company, Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
				00000	91-0833288			SAFECARE Company, Inc.	WA	NIA	Safeco Properties, Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
				00000	91-0742146			Safeco Corporation	WA	NIA	Liberty Mutual Agency Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
				00000	75-2865575			Safeco General Agency, Inc.	TX	IA	General Insurance Company of America	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	24740	91-0742148			Safeco Insurance Company of America	NH	IA	Safeco Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
0111	Liberty Mutual Insurance Company and its Affiliated	39012	91-1115311			Safeco Insurance Company of Illinois	IL	IA	Safeco Insurance Company of America	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
0111	Liberty Mutual Insurance Company and its Affiliated	11215	23-2640501			Safeco Insurance Company of Indiana	IN	IA	General Insurance Company of America	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
0111	Liberty Mutual Insurance Company and its Affiliated	11071	93-1300233			Safeco Insurance Company of Oregon	OR	IA	Safeco Insurance Company of America	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
0111	Liberty Mutual Insurance Company and its Affiliated	11070	91-6258394			Safeco Lloyds Insurance Company	TX	IA	General America Corporation of Texas	Management and Attorney-in-F		Liberty Mutual Holding Company			
0111	Liberty Mutual Insurance Company and its Affiliated	24759	91-0885519			Safeco National Insurance Company	NH	IA	Safeco Insurance Company of America	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
		00000				Safeco Offshore Sourcing Private Limited	India	NIA	Safeco Corporation	Ownership, Board and Manage	99.0	Liberty Mutual Holding Company			
		00000				Safeco Offshore Sourcing Private Limited	India	NIA	General America Corporation	Ownership, Board and Manage	1.0	Liberty Mutual Holding Company			
		00000	91-1273246			Safeco Properties, Inc.	WA	NIA	Safeco Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
0111	Liberty Mutual Insurance Company and its Affiliated	11100	91-1231536			Safeco Surplus Lines Insurance Company	NH	IA	Safeco Insurance Company of America	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
0111	Liberty Mutual Insurance Company and its Affiliated	10837	33-0763208			San Diego Insurance Company	CA	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
		00000	91-0837732			SCIT, Inc.	MA	NIA	Winmar Company, Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
		00000				Seguros Caracas de Liberty Mutual, C.A.	Venezuela	IA	Liberty Seguros, Compania de Seguros y Reaseg	Ownership, Board and Manage	99.1	Liberty Mutual Holding Company			
		00000				Seguros Caracas de Liberty Mutual, C.A.	Venezuela	IA	Inversora Segucar Financiadora de Primas, C.A.	Ownership, Board and Manage	0.8	Liberty Mutual Holding Company			
		00000				Seker Hayat Sigorta Anonim Sirketi	Turkey	IA	Liberty Sigorta Anonim Sirketi	Ownership, Board and Manage	98.8	Liberty Mutual Holding Company			
		00000				Seker Hayat Sigorta Anonim Sirketi	Turkey	IA	Liberty Seguros, Compania de Seguros y Reaseg	Ownership, Board and Manage	0.8	Liberty Mutual Holding Company			
		00000				Servihogar Gestion 24 Horas, S.L.	Spain	NIA	Liberty Seguros, Compania de Seguros y Reaseg	Influence	40.0	Liberty Mutual Holding Company			
		00000	98-0413905			St. James Insurance Company Ltd.	Bermuda	IA	Liberty Mutual Group Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
		00000	84-1695835			St. James/Arlington LLC	MA	NIA	Employers Insurance Company of Wausau	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
		00000	01-0854295			St. James/Arlington Management LLC	MA	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
		00000	84-1695837			St. James/Arlington Real Estate Limited Partnership	MA	NIA	St. James/Arlington LLC	Ownership, Board and Manage	3.0	Liberty Mutual Holding Company			
		00000	84-1695837			St. James/Arlington Real Estate Limited Partnership	MA	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	92.0	Liberty Mutual Holding Company			
		00000	84-1695837			St. James/Arlington Real Estate Limited Partnership	MA	NIA	Liberty Mutual Fire Insurance Company	Ownership, Board and Manage	5.0	Liberty Mutual Holding Company			
		00000	59-1683711			Summit Consulting, LLC	FL	NIA	Liberty Corporate Services LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			
		00000	04-3435394			Summit Holding Southeast, Inc.	FL	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company			

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0111	Liberty Mutual Insurance Company and its Affiliated	00000	04-3545985				Tara Energy Investments, LLC	DE	NIA	Liberty Energy Holdings, LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	33588	04-3058503				The First Liberty Insurance Corporation	IL	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	23515	31-0978280				The Midwestern Indemnity Company	NH	IA	Peerless Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	35-1283740				The National Corporation	IN	NIA	Liberty-USA Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	24171	02-0342937				The Netherlands Insurance Company	NH	IA	Peerless Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	24074	31-0396250				The Ohio Casualty Insurance Company	NH	IA	Ohio Casualty Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					The Stuart Insurance Group, Ltd.	Bermuda	IA	Liberty Mutual Holdings (Bermuda) Ltd	Influence	19.5	Liberty Mutual Holding Company	
		00000					Tun Kaoklai Co., Ltd.	Thailand	NIA	Kritaya Tun Company Limited	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Tun Kaoklai Co., Ltd.	Thailand	NIA	Liberty International Asia Pacific Holdings LLC	Ownership, Board and Manage	0.0	Liberty Mutual Holding Company	
		00000					Twee US Dutch LLC	DE	NIA	Liberty International Netherlands V.O.F.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Vision Employment Health and Safety Limited	UK	NIA	Liberty Mutual Insurance Europe Limited	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Vision Risk Management Limited	UK	NIA	Liberty Mutual Insurance Europe Limited	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Vision Underwriting Limited	UK	IA	Liberty Mutual Insurance Europe Limited	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	26069	36-3522250				Wausau Business Insurance Company	WI	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	26425	36-2753986				Wausau General Insurance Company	WI	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Wausau Insurance Company (U.K.) Limited	UK	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	30-0477172				Wausau Signature Agency LLC	WI	NIA	Liberty Corporate Services LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	26042	39-1341459				Wausau Underwriters Insurance Company	WI	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	44393	31-0624491				West American Insurance Company	IN	IA	The Ohio Casualty Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	45-2396108				Wildcat Field Services, LLC	TX	NIA	Wildcat Midstream Holdings II LLC	Ownership	100.0	Liberty Mutual Holding Company	
		00000	46-1637784				Wildcat Midstream Holdings II LLC	TX	NIA	Kellen Holdings, LLC	Ownership	95.0	Liberty Mutual Holding Company	
		00000	91-0683335				Winmar Company, Inc.	WA	NIA	Safeco Properties, Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	95-2664561				Winmar of the Desert, Inc.	CA	NIA	Winmar Company, Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	93-1160147				Winmar Oregon, Inc.	OR	NIA	Winmar Company, Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	91-1088227				Winmar-Metro, Inc.	WA	NIA	Winmar Company, Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Asterik	Explanation
	NONE

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parents, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
12696	58-0953149	AMERICA FIRST INSURANCE COMPANY							*			98,297,114
11526	74-3038540	AMERICA FIRST LLOYD'S INSURANCE COMPANY							*			105,432,699
19690	35-1044900	AMERICAN ECONOMY INSURANCE COMPANY	(145,000,000)		(702,619,706)				*		(847,619,706)	441,482,002
24066	59-0141790	AMERICAN FIRE AND CASUALTY COMPANY	(11,000,000)						*		(11,000,000)	405,921,364
19704	35-0145400	AMERICAN STATES INSURANCE COMPANY	(180,000,000)		(1,001,190,762)				*		(1,181,190,762)	950,814,096
19712	75-6005586	AMERICAN STATES INSURANCE COMPANY OF T	(13,000,000)						*		(13,000,000)	59,028,292
31933	75-6220479	AMERICAN STATES LLOYDS INSURANCE COMP							*			1,383,547
37214	35-1466792	AMERICAN STATES PREFERRED INSURANCE C	(11,000,000)						*		(11,000,000)	92,485,831
00000	AA-0000000	ARLINGTON INSURANCE COMPANY LTD										(16,416,000)
00000	27-0547665	BERKELEY/COLUMBUS III LLC		104,752,273							104,752,273	
10335	59-3269531	BRIDGEFIELD CASUALTY INSURANCE COMPANY										612,527,180
10701	59-1835212	BRIDGEFIELD EMPLOYERS INSURANCE COMPA										566,937,028
00000	AA-0000000	CAHEC GA STATE FUND	(1,204,724)	1,204,724								
41785	84-0856682	COLORADO CASUALTY INSURANCE COMPANY							*			95,644,089
22640	35-6018566	CONSOLIDATED INSURANCE COMPANY	(13,000,000)						*		(13,000,000)	188,071,052
21458	39-0264050	EMPLOYERS INSURANCE COMPANY OF WAUSA	62,510,000	(233,287,916)	980,323,461		(272,400,926)		*		537,144,619	(2,581,687,411)
11045	15-0302550	EXCELSIOR INSURANCE COMPANY	(19,000,000)						*		(19,000,000)	579,117,686
24724	91-0742144	FIRST NATIONAL INSURANCE COMPANY OF AM							*			433,273,912
00000	AA-0000000	FST RJ GEORGIA TAX CREDIT FUND		1,838,541							1,838,541	
24732	91-0231910	GENERAL INSURANCE COMPANY OF AMERICA	(252,000,000)		(1,189,893,111)				*		(1,441,893,111)	535,152,046
00000	AA-0000000	GENESIS SEGUROS GENERALES S.A.										230,000
00000	45-2480595	Georgia Tax Credit Fund L.L.C.		875,787							875,787	
10836	33-0763205	GOLDEN EAGLE INSURANCE CORPORATION	(66,000,000)		(400,568,501)				*		(466,568,501)	469,432,848
36919	39-1321384	HAWKEYE-SECURITY INSURANCE COMPANY							*			72,777,824
22659	35-0410010	INDIANA INSURANCE COMPANY	(101,623,488)		(654,890,873)				*		(756,514,361)	314,351,460
26700	36-2690333	INSURANCE COMPANY OF ILLINOIS	(30,000,000)						*		(30,000,000)	50,007,400
00000	98-0158209	LEXCO LIMITED										21,000
00000	AA-0000000	LIBERTY COMPANIA DE SEGUROS GENERALES										19,027,000
19544	75-2447701	LIBERTY COUNTY MUTUAL INSURANCE COMPA										302,658,151
00000	52-2282916	LIBERTY ENERGY HOLDINGS LLC.	(303,695,253)	483,567,577							179,872,324	
00000	AA-1560717	LIBERTY INS CO OF CANADA										495,000
00000	AA-0000000	LIBERTY INSURANCE COMPANY LTD.		20,000,000							20,000,000	
42404	03-0316876	LIBERTY INSURANCE CORPORATION		(54,064,695)	(951,725,957)				*		(1,005,790,652)	5,821,562,436
00000	52-2107018	LIBERTY INSURANCE HOLDINGS INC.	(407,000,000)	816,918,141							409,918,141	
00000	AA-0000001	LIBERTY INSURANCE LIMITED										266,000
00000	AA-0000000	LIBERTY INSURANCE OJSC										413,000
00000	AA-0000000	LIBERTY INSURANCE PTE LTD.										314,000
19917	22-2227331	LIBERTY INSURANCE UNDERWRITERS INC.										1,305,509,574

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parents, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
00000	AA-0000000	LIBERTY INTERNATIONAL (HK) LIMITED										327,000
00000	04-3209289	LIBERTY INTERNATIONAL HOLDINGS INC.		70,110,549							70,110,549	
00000	AA-1780043	LIBERTY INTERNATIONAL INS CO										30,000
65315	04-6076039	LIBERTY LIFE ASSURANCE COMPANY OF BOST	98,000,000								98,000,000	
00000	04-3025735	LIBERTY LIFE HOLDINGS INC.										(542,000)
11041	74-2963323	LIBERTY LLOYDS OF TEXAS INSURANCE COMPA							*			38,867,022
00000	AA-0000000	LIBERTY METALS & MINING		150,858,680							150,858,680	
00000	51-0290450	LIBERTY MUTUAL AGENCY CORPORATION	114,623,488	(653,495,262)							(538,871,774)	
00000	AA-0000000	Liberty Mutual Direct Insurance										60,654,000
23035	04-1924000	LIBERTY MUTUAL FIRE INSURANCE COMPANY	47,000,000	(112,366,373)			(272,400,926)		*		(337,767,299)	6,624,037,266
00000	04-3583679	LIBERTY MUTUAL GROUP INC.	203,516,000	(135,000,000)			3,245,042,904				3,313,558,904	
23043	04-1543470	LIBERTY MUTUAL INSURANCE COMPANY	1,232,292,087	(3,104,262,629)	1,439,447,036		(1,746,837,808)		*		(2,179,361,314)	(20,571,099,040)
00000	AA-1120855	LIBERTY MUTUAL INSURANCE EUROPE LIMITED										(112,874,935)
00000	AA-0000000	LIBERTY MUTUAL INVESTMENT HOLDINGS LLC	(125,000,000)	1,784,803,211							1,659,803,211	
14486	23-0867770	LIBERTY MUTUAL MID-ATLANTIC INSURANCE C							*			298,274,134
12484	04-1023460	LIBERTY MUTUAL PERSONAL INSURANCE COMP							*			450,368
00000	AA-0000000	LIBERTY MUTUAL TACTICAL OPPORTUNITY LLC		26,211,354							26,211,354	
41939	93-0824674	LIBERTY NORTHWEST INSURANCE CORPORATI	(55,000,000)								(55,000,000)	1,016,053,160
11746	38-1742556	LIBERTY PERSONAL INSURANCE COMPANY	(98,000,000)						*		(98,000,000)	8,424,154
00000	98-0336014	LIBERTY RE BERMUDA LTD.										(15,442,000)
00000	AA-0000000	LIBERTY REAL ESTATE HOLDINGS LLC		44,247,621							44,247,621	
00000	AA-0000000	LIBERTY SEGUROS ARGENTINA S.A.										3,894,000
00000	AA-0000000	LIBERTY SEGUROS BRAZIL S/A										4,839,000
00000	AA-0000000	LIBERTY SEGUROS COMPANIA DE SEGUROS Y										2,369,000
00000	AA-0000000	LIBERTY SEGUROS S.A.										10,752,000
00000	AA-0000000	LIBERTY SEGUROS S.A.										9,788,000
00000	AA-0000000	LIBERTY SIGORTA ANONIM SIRKETI										1,102,000
00000	98-0336015	LIBERTY SPONSORED INSURANCE (VERMONT) I										(5,057,000)
00000	38-3760923	LIBERTY STRUCTURED HOLDINGS LLC	(33,100,000)								(33,100,000)	
10725	04-3390891	LIBERTY SURPLUS INSURANCE CORPORATION							*			1,197,130,888
00000	AA-0000000	LIBERTY VIDEOCON GERNERAL IN										164,000
00000	AA-0000000	LIBERTY/KENT LLC		3,296,634							3,296,634	
00000	AA-0000000	LIHTC-GEORGIA TAX CREDIT FUND LM		927,289							927,289	
00000	AA-1126006	LLOYDS SYNDICATE 4472										74,703,000
36447	22-2227328	LM GENERAL INSURANCE COMPANY		(172,162)					*		(172,162)	1,011,261,132
33600	04-3058504	LM INSURANCE CORPORATION	240,945	(240,945)					*			2,025,529,648
32352	22-2053189	LM PROPERTY AND CASUALTY INSURANCE CO	(11,000,000)								(11,000,000)	3,572,982
00000	AA-0000000	LMG INSURANCE COMPANY LTD.										2,555,000

SCHEDULE Y

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

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23507	31-0978279	MID-AMERICAN FIRE & CASUALTY COMPANY							*			8,527,521
14613	52-0424870	MONTGOMERY MUTUAL INSURANCE COMPANY							*			55,462,659
27944	35-1287317	NATIONAL INSURANCE ASSOCIATION							*			51,433
23892	93-6029263	NORTH PACIFIC INSURANCE COMPANY							*			104,396,830
00000	22-2195982	OHIO CASUALTY CORPORATION	(380,000,000)								(380,000,000)	
24082	31-0541777	OHIO SECURITY INSURANCE COMPANY							*			549,537,537
23922	93-0241650	OREGON AUTOMOBILE INSURANCE COMPANY							*			24,402,559
18333	13-2919779	PEERLESS INDEMNITY INSURANCE COMPANY	(12,000,000)		(410,324,416)				*		(422,324,416)	897,837,698
24198	02-0177030	PEERLESS INSURANCE COMPANY	266,700,000	580,584,641	3,662,655,523		(681,002,316)		*		3,828,937,848	(8,031,020,654)
00000	AA-0000000	RJ MASSACHUSETTS TAX CREDIT FUND		172,162					*		172,162	
00000	91-0742146	SAFECO CORPORATION	659,000,000	(163,422,879)					*		495,577,121	
24740	91-0742148	SAFECO INSURANCE COMPANY OF AMERICA	10,000,000	158,117,913	(249,553,925)				*		(81,436,012)	(763,331,441)
39012	91-1115311	SAFECO INSURANCE COMPANY OF ILLINOIS			(277,703,755)				*		(277,703,755)	1,585,513,390
11215	23-2640501	SAFECO INSURANCE COMPANY OF INDIANA							*			464,055,057
11071	93-1300233	SAFECO INSURANCE COMPANY OF OREGON		4,000,000					*		4,000,000	336,825,750
11070	91-6258394	SAFECO LLOYDS INSURANCE COMPANY							*			36,497,219
24759	91-0885519	SAFECO NATIONAL INSURANCE COMPANY	(58,000,000)						*		(58,000,000)	39,144,808
11100	91-1231536	SAFECO SURPLUS LINES INSURANCE COMPAN							*			259,843
00000	AA-0000000	SEGUROS CARACAS DE LIBERTY MUTUAL C.A.							*			72,000
00000	AA-0000000	ST. JAMES INSURANCE COMPANY LTD.							*			(2,647,000)
00000	84-1695835	ST. JAMES/ARLINGTON LLC	(810,000)						*		(810,000)	
00000	84-1695837	ST. JAMES/ARLINGTON REAL ESTATE LIMITED	(26,190,000)						*		(26,190,000)	
33588	04-3058503	THE FIRST LIBERTY INSURANCE CORPORATION	240,945	(2,079,486)					*		(1,838,541)	914,504,042
23515	31-0978280	THE MIDWESTERN INDEMNITY COMPANY							*			67,278,787
24171	02-0342937	THE NETHERLANDS INSURANCE COMPANY	(38,000,000)		(243,955,014)				*		(281,955,014)	1,369,605,395
24074	31-0396250	THE OHIO CASUALTY INSURANCE COMPANY	12,500,000	205,905,250			(272,400,926)		*		(53,995,676)	(2,862,139,935)
00000	AA-0000000	THE STUART INSURANCE GROUP LTD.							*			(17,559,000)
26069	36-3522250	WAUSAU BUSINESS INSURANCE COMPANY	(28,000,000)						*		(28,000,000)	538,297,164
26425	36-2753986	WAUSAU GENERAL INSURANCE COMPANY	(22,000,000)						*		(22,000,000)	36,581,339
26042	39-1341459	WAUSAU UNDERWRITERS INSURANCE COMPAN	(42,000,000)						*		(42,000,000)	1,582,983,207
44393	31-0624491	WEST AMERICAN INSURANCE COMPANY	(224,000,000)						*		(224,000,000)	450,570,792
9999999	Control Totals						2		X X X		2	(1)