

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, 2014

LIFE AND ACCIDENT AND HEALTH

2014



65315201420100100

ANNUAL STATEMENT

For the Year Ended December 31, 2014
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 603-749-2600-36222
(Name) (Area Code) (Telephone Number) (Extension)
Andre.Laurion@LibertyMutual.com 603-749-4452
(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>Stephen Joseph McAnena #</u>	<u>Executive Vice President</u>	<u>Cheryl Kingsfield Neal</u>	<u>Executive Vice President</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>Stephen Joseph McAnena #</u>	<u>Cheryl Kingsfield Neal</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>(Signature)</u> <u>Dexter Robert Legg</u>	<u>(Signature)</u> <u>Laurance Henry Soyer Yahia</u>
<u>(Printed Name)</u> 1.	<u>(Printed Name)</u> 2.	<u>(Printed Name)</u> 3.
<u>Chairman, President and Chief Executive Officer</u>	<u>Vice President and Secretary</u>	<u>Vice President and Treasurer</u>
<u>(Title)</u>	<u>(Title)</u>	<u>(Title)</u>

Subscribed and sworn to (or affirmed) before me this on this
6th day of February, 2015, 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)	12,808,227,904		12,808,227,904	11,565,883,477
2. Stocks (Schedule D):				
2.1 Preferred stocks	996,322		996,322	356,606
2.2 Common stocks	22,071,270		22,071,270	22,643,613
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	510,713,604		510,713,604	363,126,045
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 (\$ 24,724,609, Schedule E - Part 1), cash equivalents (\$ 41,050,654, Schedule E - Part 2), and short-term investments (\$ 136,953,467, Schedule DA)	202,728,732		202,728,732	124,832,987
6. Contract loans (including \$ 0 premium notes)	124,735,203		124,735,203	120,359,162
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	249,759,353		249,759,353	216,933,277
9. Receivables for securities	5,132,779		5,132,779	3,242,013
10. Securities lending reinvested collateral assets (Schedule DL)	286,214,084		286,214,084	301,822,761
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	14,210,579,251		14,210,579,251	12,719,199,941
13. Title plants less \$ 0 charged off (for Title insurers only)				
14. Investment income due and accrued	153,734,134		153,734,134	139,888,735
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	20,907,118	4,361,046	16,546,072	13,013,480
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)	56,430,957		56,430,957	53,708,691
15.3 Accrued retrospective premiums	17,112,494		17,112,494	15,404,119
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	7,941,104		7,941,104	5,498,718
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	5,801,581		5,801,581	1,557,732
17. Amounts receivable relating to uninsured plans	3,127,454		3,127,454	3,198,650
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	181,976,900	130,089,750	51,887,150	49,495,600
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	8,189,710	3,009,069	5,180,641	4,903,799
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	14,665,800,703	137,459,865	14,528,340,838	13,005,869,465
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	100,413,940		100,413,940	109,221,518
28. Total (Lines 26 and 27)	14,766,214,643	137,459,865	14,628,754,778	13,115,090,983

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	5,327,676	170,042	5,157,634	4,896,845
2502. Prepaid insolvency asset	2,839,027	2,839,027		
2503. Amounts due from Separate Accounts	21,322		21,322	5,269
2598. Summary of remaining write-ins for Line 25 from overflow page	1,685		1,685	1,685
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	8,189,710	3,009,069	5,180,641	4,903,799

NONE

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$ 9,896,637,432 (Exhibit 5, Line 9999999) less \$ 0 included in Line 6.3 (including \$ 0 Modco Reserve)	9,896,637,432	8,816,718,056
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	1,766,562,794	1,608,616,588
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ 0 Modco Reserve)	1,102,888,659	1,017,120,891
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	83,088,288	85,765,847
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	25,283,851	23,292,992
5. Policyholders' dividends \$ 26,941 and coupons \$ 0 due and unpaid (Exhibit 4, Line 10)	26,941	41,954
6. Provision for policyholders' dividends and coupons payable in following calendar year -- estimated amounts:		
6.1 Dividends apportioned for payment (including \$ 0 Modco)	6,320,443	6,387,079
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 \$ 663,119 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	1,462,894	774,294
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ 14,395,027 accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act	29,355,206	50,368,675
9.3 Other amounts payable on reinsurance, including \$ 0 assumed and \$ 0 ceded		
9.4 Interest Maintenance Reserve (IMR, Line 6)	25,505,057	28,479,421
10. Commissions to agents due or accrued-life and annuity contracts \$ 7,632,810 accident and health \$ 2,798,297 and deposit-type contract funds \$ 0	10,431,106	7,790,399
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	98,050,347	96,873,430
13. Transfers to Separate Accounts due or accrued (net) (including \$ (469,143) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(469,143)	(729,180)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	12,688,954	7,372,474
15.1 Current federal and foreign income taxes, including \$ 272,229 on realized capital gains (losses)	14,045,299	25,017,532
15.2 Net deferred tax liability		
16. Unearned investment income	562,665	518,279
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	5,346,073	8,552,687
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)	94,090,812	82,909,987
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	42,362,699	27,396,205
24.05 Drafts outstanding	33,682,897	32,079,708
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities	41,415,704	19,724,835
24.10 Payable for securities lending	286,214,084	301,822,761
24.11 Capital notes \$ 0 and interest thereon \$ 0		
25. Aggregate write-ins for liabilities	50,346,890	42,093,027
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	13,625,899,952	12,288,987,941
27. From Separate Accounts statement	100,413,940	109,221,518
28. Total liabilities (Lines 26 and 27)	13,726,313,892	12,398,209,459
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)	696,893,842	546,893,842
34. Aggregate write-ins for special surplus funds	750,000	750,000
35. Unassigned funds (surplus)	202,297,044	166,737,682
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)	899,940,886	714,381,524
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	902,440,886	716,881,524
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	14,628,754,778	13,115,090,983

DETAILS OF WRITE-IN LINES

2501. Qualified claims account - Internal Revenue Service Code 419	41,130,000	35,495,000
2502. Deposit suspense - Group Life	4,692,442	4,595,067
2503. Accounts payable	4,524,448	1,409,398
2598. Summary of remaining write-ins for Line 25 from overflow page		593,562
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	50,346,890	42,093,027
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

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)	2,410,576,810	2,095,921,241
2. Considerations for supplementary contracts with life contingencies	647,903	496,197
3. Net investment income (Exhibit of Net Investment Income, Line 17)	637,392,786	607,888,826
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	4,896,432	5,130,672
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)	29,059,546	18,557,685
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	657,095	648,242
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	3,415,808	1,816,836
9. Totals (Lines 1 to 8.3)	3,086,646,380	2,730,459,699
10. Death benefits	351,556,491	296,828,132
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	344,065,658	323,666,749
13. Disability benefits and benefits under accident and health contracts	520,447,557	468,586,475
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	162,990,607	155,345,305
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	40,582,811	45,388,792
18. Payments on supplementary contracts with life contingencies	678,824	684,395
19. Increase in aggregate reserves for life and accident and health contracts	1,237,870,514	994,947,919
20. Totals (Lines 10 to 19)	2,658,192,462	2,285,447,767
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	98,973,213	79,973,503
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)	208,555,749	212,113,671
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	44,000,214	41,953,784
25. Increase in loading on deferred and uncollected premiums	(90,295)	62,998
26. Net transfers to or (from) Separate Accounts net of reinsurance	(2,901,177)	(3,712,453)
27. Aggregate write-ins for deductions	1,539,671	5,187,954
28. Totals (Lines 20 to 27)	3,008,269,837	2,621,027,224
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	78,376,543	109,432,475
30. Dividends to policyholders	6,121,550	6,300,268
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	72,254,993	103,132,207
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	38,107,127	58,058,257
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)	34,147,866	45,073,950
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (1,888,319) (excluding taxes of \$ 1,034,960 transferred to the IMR)	2,850,210	(5,923,028)
35. Net income (Line 33 plus Line 34)	36,998,076	39,150,922
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	716,881,524	688,638,146
37. Net income (Line 35)	36,998,076	39,150,922
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 0	12,361,085	(17,916,810)
39. Change in net unrealized foreign exchange capital gain (loss)	(7,977,043)	(8,154,818)
40. Change in net deferred income tax	9,358,300	37,160,900
41. Change in nonadmitted assets	(4,000,231)	(39,177,580)
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	(11,180,825)	8,400,779
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	150,000,000	
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		8,779,985
53. Aggregate write-ins for gains and losses in surplus		
54. Net change in capital and surplus for the year (Lines 37 through 53)	185,559,362	28,243,378
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	902,440,886	716,881,524

DETAILS OF WRITE-IN LINES		
08.301 Surrender charges	1,687,808	
08.302 Miscellaneous income	896,935	1,022,626
08.303 Other administration fees	831,065	794,210
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)	3,415,808	1,816,836
2701. Miscellaneous expense	931,538	4,848,430
2702. Performance guarantee expense	491,970	233,857
2703. Contract Credits	116,163	70,185
2798. Summary of write-ins for Line 27 from overflow page		35,482
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	1,539,671	5,187,954
5301. Correction of prior year errors		8,779,985
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

CASH FLOW

	1	2
Cash from Operations	Current Year	Prior Year
1. Premiums collected net of reinsurance	2,387,789,047	2,098,313,068
2. Net investment income	611,013,743	578,537,917
3. Miscellaneous income	28,888,301	23,793,334
4. Total (Lines 1 through 3)	3,027,691,091	2,700,644,319
5. Benefit and loss related payments	1,387,702,988	1,231,421,734
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(2,901,177)	(3,712,453)
7. Commissions, expenses paid and aggregate write-ins for deductions	344,063,983	306,136,492
8. Dividends paid to policyholders	6,203,199	7,637,086
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	47,191,038	40,243,823
10. Total (Lines 5 through 9)	1,782,260,031	1,581,726,682
11. Net cash from operations (Line 4 minus Line 10)	1,245,431,060	1,118,917,637
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	908,869,076	1,115,804,124
12.2 Stocks	1,050,398	117,299
12.3 Mortgage loans	27,884,597	19,991,799
12.4 Real estate		
12.5 Other invested assets	14,055,453	59,677,655
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)	951,859,524	1,195,590,877
13. Cost of investments acquired (long-term only):		
13.1 Bonds	2,142,627,890	2,114,408,147
13.2 Stocks	639,717	
13.3 Mortgage loans	175,786,215	152,734,239
13.4 Real estate		
13.5 Other invested assets	35,761,420	80,419,367
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	2,354,815,242	2,347,561,753
14. Net increase (decrease) in contract loans and premium notes	4,376,040	1,335,191
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(1,407,331,758)	(1,153,306,067)
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	150,000,000	
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	50,121,531	26,946,156
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	39,674,912	(18,250,531)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	239,796,443	8,695,625
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)	77,895,745	(25,692,805)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	124,832,987	150,525,792
19.2 End of year (Line 18 plus Line 19.1)	202,728,732	124,832,987

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

20.0001		
20.0002		
20.0003		

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

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	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 Supplementary 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	2,410,576,810		612,159,516	778,719,418			300,868,052		718,825,544		4,280	
2. Considerations for supplementary contracts with life contingencies	647,903				647,903							
3. Net investment income	637,392,786		215,735,222	292,462,422	355,364		23,476,496	14,422,853	90,932,343		8,086	
4. Amortization of Interest Maintenance Reserve (IMR)	4,896,432		1,111,307	2,253,604	1,317		245,033	354,909	930,118		144	
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	29,059,546		29,059,546									
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	657,095		259,679	42,222				355,194				
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	3,415,808		950,636	2,179,688			264,597		20,887			
9. Totals (Lines 1 to 8.3)	3,086,646,380		859,275,906	1,075,657,354	1,004,584		324,854,178	15,132,956	810,708,892		12,510	
10. Death benefits	351,556,491		111,581,268				239,975,223					
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	344,065,658			320,190,452				23,875,206				
13. Disability benefits and benefits under accident and health contracts	520,447,557								520,399,960		47,597	
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	162,990,607		111,762,713	43,201,719			7,710,942	315,233				
16. Group conversions			13,736				(13,736)					
17. Interest and adjustments on contract or deposit-type contract funds	40,582,811		1,146,155	37,363,734	597,955		1,454,003	20,964				
18. Payments on supplementary contracts with life contingencies	678,824				678,824							
19. Increase in aggregate reserves for life and accident and health contracts	1,237,870,514		470,122,473	620,998,246	(36,923)		(1,904,968)	(9,254,520)	157,967,347		(21,141)	
20. Totals (Lines 10 to 19)	2,658,192,462		694,626,345	1,021,754,151	1,239,856		247,221,464	14,956,883	678,367,307		26,456	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	98,973,213		32,868,768	33,515,885			13,635,316	6,094	18,947,150			
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	208,555,749		102,824,082	12,101,094	31,710		28,189,244	298,402	65,105,111		6,106	
24. Insurance taxes, licenses and fees, excluding federal income taxes	44,000,214		15,660,843	658,201	912		6,850,972	8,595	20,820,433		258	
25. Increase in loading on deferred and uncollected premiums	(90,295)		(191,433)	(16)			101,154					
26. Net transfers to or (from) Separate Accounts net of reinsurance	(2,901,177)		(2,079,378)	(547,954)				(273,845)				
27. Aggregate write-ins for deductions	1,539,671		1,271,756	1,198	30		58,963	269	207,448		7	
28. Totals (Lines 20 to 27)	3,008,269,837		844,980,983	1,067,482,559	1,272,508		296,057,113	14,996,398	783,447,449		32,827	
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	78,376,543		14,294,923	8,174,795	(267,924)		28,797,065	136,558	27,261,443		(20,317)	
30. Dividends to policyholders	6,121,550		6,121,712	(162)								
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	72,254,993		8,173,211	8,174,957	(267,924)		28,797,065	136,558	27,261,443		(20,317)	
32. Federal income taxes incurred (excluding tax on capital gains)	38,107,127		11,761,613	6,475,110	(24,125)		10,015,807	(98,081)	9,983,994		(7,191)	
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)	34,147,866		(3,588,402)	1,699,847	(243,799)		18,781,258	234,639	17,277,449		(13,126)	

DETAILS OF WRITE-IN LINES												
08.301 Surrender Charges	1,687,809		844,808	599,431			243,570					
08.302 Miscellaneous Income	896,934		29,889	840,274			14,771		12,000			
08.303 Administrative Income	831,065		75,939	739,983			6,256		8,887			
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)	3,415,808		950,636	2,179,688			264,597		20,887			
2701. Miscellaneous Expense	931,539		854,535	1,198	30		58,963	269	16,537		7	
2702. Performance Guarantee	491,969		301,058						190,911			
2703. Contract Credits	116,163		116,163									
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	1,539,671		1,271,756	1,198	30		58,963	269	207,448		7	

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

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	8,816,718,056		4,120,662,628	4,042,438,883	3,680,245		449,427,148	200,509,152
2. Tabular net premiums or considerations	1,623,991,758		591,166,210	747,570,641	613,253		284,641,654	
3. Present value of disability claims incurred	17,720,930				X X X		17,720,930	
4. Tabular interest	406,985,615		177,183,747	193,665,735	212,010		20,414,135	15,509,988
5. Tabular less actual reserve released	(8,804,762)		(62,702)	(47,676)	(128,105)		(7,616,796)	(949,483)
6. Increase in reserve on account of change in valuation basis								
7. Other increases (net)								
8. Totals (Lines 1 to 7)	10,856,611,597		4,888,949,883	4,983,627,583	4,377,403		764,587,071	215,069,657
9. Tabular cost	380,530,186		87,024,732		X X X		293,505,454	
10. Reserves released by death	95,027,621		77,236,451	X X X	X X X		17,791,170	X X X
11. Reserves released by other terminations (net)	139,671,874		133,903,604				5,768,270	
12. Annuity, supplementary contract, and disability payments involving life contingencies	344,744,484			320,190,452	678,825			23,875,207
13. Net transfers to or (from) Separate Accounts								
14. Total deductions (Lines 9 to 13)	959,974,165		298,164,787	320,190,452	678,825		317,064,894	23,875,207
15. Reserve December 31, current year	9,896,637,432		4,590,785,096	4,663,437,131	3,698,578		447,522,177	191,194,450

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 44,617,965	44,402,546
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 552,173,005	565,356,685
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 96,676	99,617
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		82,353
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 22,854,788	23,288,036
4. Real estate	(d)	
5. Contract loans		5,994,218
6. Cash, cash equivalents and short-term investments	(e) 100,203	62,983
7. Derivative instruments	(f)	
8. Other invested assets		12,552,145
9. Aggregate write-ins for investment income		1,072,185
10. Total gross investment income	639,090,065	652,910,768
11. Investment expenses		(g) 15,517,982
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		
16. Total deductions (Lines 11 through 15)		15,517,982
17. Net investment income (Line 10 minus Line 16)		637,392,786

DETAILS OF WRITE-IN LINES			
0901. Miscellaneous income		1,045,741	1,045,741
0902. Foreign Exchange income		26,444	26,444
0903.			
0998. Summary of remaining write-ins for Line 09 from overflow page			
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)		1,072,185	1,072,185
1501.	NONE		
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)			

- (a) Includes \$ 34,139,594 accrual of discount less \$ 21,421,265 amortization of premium and less \$ 8,567,146 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 \$ 209,780 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 \$ 31,621 accrual of discount less \$ 2,636 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	(92,125)		(92,125)		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	3,083,380	(320,900)	2,762,480		(6,803,073)
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)	998		998		
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					(1,173,970)
2.21 Common stocks of affiliates				1,401,422	
3. Mortgage loans	(142,743)		(142,743)	(171,316)	
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets	137,808	(163,379)	(25,571)	11,130,979	
9. Aggregate write-ins for capital gains (losses)	380,921		380,921		
10. Total capital gains (losses)	3,368,239	(484,279)	2,883,960	12,361,085	(7,977,043)

DETAILS OF WRITE-IN LINES					
0901. Accounts receivable-litigation gain		391,096		391,096	
0902. Gain/Loss on software writedown		(10,175)		(10,175)	
0903.					
0998. Summary of remaining write-ins for Line 09 from overflow page					
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)		380,921		380,921	

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

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	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	(2,609,004)		(2,609,004)								
2. Deferred and accrued	6,231,178		6,231,178								
3. Deferred, accrued and uncollected:											
3.1 Direct	6,611,474		6,611,474								
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	2,989,300		2,989,300								
3.4 Net (Line 1 + Line 2)	3,622,174		3,622,174								
4. Advance	31,638		31,638								
5. Line 3.4 - Line 4	3,590,536		3,590,536								
6. Collected during year:											
6.1 Direct	26,985,641		25,887,027			885,644		212,970			
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	6,557,910		6,557,853			57					
6.4 Net	20,427,731		19,329,174			885,587		212,970			
7. Line 5 + Line 6.4	24,018,267		22,919,710			885,587		212,970			
8. Prior year (uncollected + deferred and accrued - advance)	6,214,872		6,214,872								
9. First year premiums and considerations:											
9.1 Direct	26,788,475		25,689,861			885,644		212,970			
9.2 Reinsurance assumed											
9.3 Reinsurance ceded	8,985,081		8,985,024			57					
9.4 Net (Line 7 - Line 8)	17,803,394		16,704,837			885,587		212,970			
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	1,257,105,590		479,263,105	777,867,485		(25,000)					
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net	1,257,105,590		479,263,105	777,867,485		(25,000)					
RENEWAL											
11. Uncollected	29,524,830		(3,471,670)			297,698		32,698,802			
12. Deferred and accrued	50,199,779		50,199,733	46							
13. Deferred, accrued and uncollected:											
13.1 Direct	92,274,003		54,245,453	46		368,559		37,659,945			
13.2 Reinsurance assumed											
13.3 Reinsurance ceded	12,549,395		7,517,390			70,862		4,961,143			
13.4 Net (Line 11 + Line 12)	79,724,608		46,728,063	46		297,697		32,698,802			
14. Advance	1,431,256		558,234			209,903		663,119			
15. Line 13.4 - Line 14	78,293,352		46,169,829	46		87,794		32,035,683			
16. Collected during year:											
16.1 Direct	1,198,942,918		186,437,615	852,030		295,615,892		716,032,708		4,673	
16.2 Reinsurance assumed	(9,202)		(9,202)								
16.3 Reinsurance ceded	88,953,530		70,504,192			2,212,751		16,236,194		393	
16.4 Net	1,109,980,186		115,924,221	852,030		293,403,141		699,796,514		4,280	
17. Line 15 + Line 16.4	1,188,273,538		162,094,050	852,076		293,490,935		731,832,197		4,280	
18. Prior year (uncollected + deferred and accrued - advance)	52,605,717		45,902,476	145		(6,516,529)		13,219,625			
19. Renewal premiums and considerations:											
19.1 Direct	1,226,159,145		189,475,434	851,933		301,116,521		734,710,584		4,673	
19.2 Reinsurance assumed	(9,202)		(9,202)								
19.3 Reinsurance ceded	90,482,117		73,274,658			1,109,056		16,098,010		393	
19.4 Net (Line 17 - Line 18)	1,135,667,826		116,191,574	851,933		300,007,465		718,612,574		4,280	
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	2,510,053,210		694,428,400	778,719,418		301,977,165		734,923,554		4,673	
20.2 Reinsurance assumed	(9,202)		(9,202)								
20.3 Reinsurance ceded	99,467,198		82,259,682			1,109,113		16,098,010		393	
20.4 Net (Lines 9.4 + 10.4 + 19.4)	2,410,576,810		612,159,516	778,719,418		300,868,052		718,825,544		4,280	

**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	428,900		428,900								
22. All other	5,703,485		5,703,485								
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	29,059,546		29,059,546								
25.2 Reinsurance assumed											
25.3 Net ceded less assumed	29,059,546		29,059,546								
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	29,059,546		29,059,546								
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed	29,059,546		29,059,546								
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	361,711		361,711								
28. Single	62,142,028		29,749,653	32,386,281			6,094				
29. Renewal	36,469,474		2,757,404	1,129,604		13,635,316		18,947,150			
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)	98,973,213		32,868,768	33,515,885		13,635,316	6,094	18,947,150			

EXHIBIT 2 – GENERAL EXPENSES

	Insurance				5 Investment	6 Total
	1 Life	Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
1. Rent	3,615,414		3,730,013		775,899	8,121,326
2. Salaries and wages	63,915,548		69,690,864		10,862,587	144,468,999
3.11 Contributions for benefit plans for employees	6,745,936		8,249,987		465,539	15,461,462
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	7,029,158		9,233,568			16,262,726
3.32 Other agent welfare						
4.1 Legal fees and expenses	1,215,174		1,596,265			2,811,439
4.2 Medical examination fees	84,018	110,366				194,384
4.3 Inspection report fees	1,465,251	1,924,768				3,390,019
4.4 Fees of public accountants and consulting actuaries	1,551,798				1,551,798	3,103,596
4.5 Expense of investigation and settlement of policy claims	104,006		136,623			240,629
5.1 Traveling expenses	3,491,176		4,484,118		77,590	8,052,884
5.2 Advertising	888,069		1,166,576			2,054,645
5.3 Postage, express, telegraph and telephone	2,053,703		1,270,843		1,086,259	4,410,805
5.4 Printing and stationery	1,086,160		917,176		387,950	2,391,286
5.5 Cost or depreciation of furniture and equipment	450,699		184,351		310,360	945,410
5.6 Rental of equipment	13,375		17,569			30,944
5.7 Cost or depreciation of EDP equipment and software	2,182,179		2,866,531			5,048,710
6.1 Books and periodicals	82,610		108,518			191,128
6.2 Bureau and association fees	170,581		224,077			394,658
6.3 Insurance, except on real estate	711,595		934,758			1,646,353
6.4 Miscellaneous losses						
6.5 Collection and bank service charges	25,666		33,714			59,380
6.6 Sundry general expenses	19,088,016		24,086,144			43,174,160
6.7 Group service and administration fees						
6.8 Reimbursements by uninsured plans			(73,843,936)			(73,843,936)
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	(1,201,165)					(1,201,165)
9.3 Aggregate write-ins for expenses	28,675,565		7,988,324			36,663,889
10. General expenses incurred	143,444,532	2,035,134	63,076,083		15,517,982	(a) 224,073,731
11. General expenses unpaid December 31, prior year	13,847,173		83,026,257			96,873,430
12. General expenses unpaid December 31, current year	14,167,214		83,883,133			98,050,347
13. Amounts receivable relating to uninsured plans, prior year			3,198,650			3,198,650
14. Amounts receivable relating to uninsured plans, current year			3,127,454			3,127,454
15. General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14)	143,124,491	2,035,134	62,148,011		15,517,982	222,825,618

DETAILS OF WRITE-IN LINES						
09.301. Reimbursement of sales expense	25,970,423					25,970,423
09.302. Other professional fees	3,054,743		5,128,819			8,183,562
09.303. Expense allowance on future claims			3,446,475			3,446,475
09.398. Summary of remaining write-ins for Line 09.3 from overflow page	(349,601)		(586,970)			(936,571)
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 09.3 above)	28,675,565		7,988,324			36,663,889

(a) Includes management fees of \$ 34,641,166 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	1,131,099	634,250			1,765,349
3. State taxes on premiums	18,777,177	14,118,108			32,895,285
4. Other state taxes, incl. \$ 0 for employee benefits	584,263	997,087			1,581,350
5. U.S. Social Security taxes	2,785,188	4,753,124			7,538,312
6. All other taxes	(98,205)	318,123			219,918
7. Taxes, licenses and fees incurred	23,179,522	20,820,692			44,000,214
8. Taxes, licenses and fees unpaid December 31, prior year	3,991,376	3,381,098			7,372,474
9. Taxes, licenses and fees unpaid December 31, current year	7,024,192	5,664,762			12,688,954
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	20,146,706	18,537,028			38,683,734

EXHIBIT 4 – DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums	428,900	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions	5,703,485	
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	6,132,385	
6. Paid-in cash	(116,046)	
7. Left on deposit	130,324	
8. Aggregate write-ins for dividend or refund options	56,536	
9. Total Lines 5 through 8	6,203,199	
10. Amount due and unpaid	26,941	
11. Provision for dividends or refunds payable in the following calendar year	6,320,443	
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	6,347,384	
16. Total from prior year	6,429,033	
17. Total dividends or refunds (Lines 9 + 15 - 16)	6,121,550	

DETAILS OF WRITE-IN LINES		
0801. Dividends applied to loan	56,536	
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)	56,536	

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	29,851,555		29,851,555		
0100002	1958 CSO 2 1/2% NLP 1964-1988	97,702,768		97,702,768		
0100003	1958 CET 2 1/2% NLP 1964-1981	2,020,062		2,020,062		
0100004	1958 CSO 4 1/2% NLP 1980-1988	298,438		298,438		
0100005	1/2 Annual Extra Premium 1964-2014	2,032,495		2,032,495		
0100006	1958 CSO 4% NLP 1981-1988	43,570,965		43,570,965		
0100007	1958 CSO 4% CRVM 1981-1988	54,784,894		54,784,894		
0100008	1958 CET 4% NLP 1981-1988	645,483		645,483		
0100009	1958 CSO 3 1/2% NLP 1981-1988	327,994		73,289		254,705
0100010	1958 CSO 3% NLP 1982-1988	829		829		
0100011	1960 CSG 4.5%	32,666				32,666
0100012	1960 CSG 2.5% WITH 1959 ADB	2,662,337				2,662,337
0100013	1958 CSO 4% Joint CRVM 1984-1988	7,517,525		7,517,525		
0100014	1958 CSO 4% Joint NLP 1984-1988	4,557,691		4,557,691		
0100015	1958 CSO 4 1/2% CRVM 1985-1988	23,646,450		23,646,450		
0100016	1958 CET 4% Joint NLP 1984-1988	22,991		22,991		
0100017	1958 CSO 3 1/2% Joint NLP 1984-1988	14,298		14,298		
0100018	150% 1980 CSO 6 1/2% NLP 1987-1988	5,347,204		5,347,204		
0100019	1980 CSO 5 1/2% NLP 1987-2003	13,117		13,117		
0100020	1980 CSO 4% CRVM 2006-2008	477,426,829		392,625,690		84,801,139
0100021	1980 CSO 4% NLP 2006-2008	855,793		855,793		
0100022	1980 CSO 4% Joint CRVM 2006-2007	693,243		693,243		
0100023	1980 CET 4% NLP 2006-2007	137,740		137,740		
0100024	1980 CSO 4 1/2% NLP 1988-2005	41,718,707		41,718,707		
0100025	1980 CSO 4 1/2% CRVM 1989-2005	1,923,335,797		1,651,622,775		271,713,022
0100026	1980 CET 4 1/2% NLP 1989-2005	1,224,811		1,224,811		
0100027	1980 CSO 4 1/2% Joint NLP 1988-2005	5,139,004		5,139,004		
0100028	1980 CSO 4 1/2% Joint CRVM 1989-2005	27,544,230		27,544,230		
0100029	1980 CET 4 1/2% Joint NLP 1996-2005	105,736		105,736		
0100030	1980 CSO 4 3/4% CRVM 1994	334,617		334,617		
0100031	1980 CSO 4 3/4% Joint CRVM 1994	9,524		9,524		
0100032	2001 CSO 4% CRVM ALB 2007-2012	1,623,013,506		1,623,013,506		
0100033	2001 CSO 3.5% CRVM ALB 2013-2014 NB	898,553,733		898,553,733		
0199997	Totals (Gross)	5,275,143,032		4,915,679,163		359,463,869
0199998	Reinsurance ceded	350,920,307		349,451,727		1,468,580
0199999	Totals (Net)	4,924,222,725		4,566,227,436		357,995,289
ANNUITIES (excluding supplementary contracts with life contingencies):						
0200001	1937 SA 3 % NL - SB 3 YRS DEFER 1975-1978	6,566	X X X	6,566	X X X	
0200002	1937 SA 2 1/2 % NL -SB 3 YRS DEFER 1975-78	2,556	X X X	2,556	X X X	
0200003	1971 GAM 7 1/2 % DEFER 1984	22,349,700	X X X		X X X	22,349,700
0200004	1971 GAM 7 3/4 % DEFER 1983	13,786,542	X X X		X X X	13,786,542
0200005	1971 GAM 9 3/4 % DEFER 1983-1984	16,078,793	X X X		X X X	16,078,793
0200006	1971 GAM 10 3/4 % DEFER 1983, 1984	4,213,598	X X X		X X X	4,213,598
0200007	1971 GAM 11 1/4 % DEFER 1983, 1984	5,230,151	X X X		X X X	5,230,151
0200008	1971 IAM 7.50%/20/7.50% IMMED 1980-1982	10,779,129	X X X	10,779,129	X X X	
0200009	1971 IAM 11.56%/20/7.75% IMMED & DEFER 1983	18,898,203	X X X	18,898,203	X X X	
0200010	CARVM 3.5% DEFERRED 1979-1980	1,045,660	X X X	1,045,660	X X X	
0200011	CARVM 3.75% DEFERRED 2012-2013	278,466,039	X X X	278,466,039	X X X	
0200012	CARVM 4.00% DEFERRED 2014	298,814,998	X X X	298,814,998	X X X	
0200013	CARVM 4.25% DEFERRED 2011	11,080,430	X X X	11,080,430	X X X	
0200014	CARVM 4.50% DEFERRED 2005, 2006, 2010	19,315,193	X X X	19,315,193	X X X	
0200015	CARVM 4.75% DEFERRED 2004, 2007, 2008	53,688,246	X X X	53,688,246	X X X	
0200016	CARVM 5.00% DEFERRED 2003, 2009	10,190,107	X X X	10,190,107	X X X	
0200017	CARVM 5.25% DEFERRED 1998-1999	858,555	X X X	858,555	X X X	
0200018	CARVM 5.5% DEFERRED 1994, 1996-1997, 2001-2002	4,511,953	X X X	4,511,953	X X X	
0200019	CARVM 5.75% DEFERRED 1993, 2000	3,146,452	X X X	3,146,452	X X X	
0200020	CARVM 6.00% DEFERRED 1995	593,986	X X X	593,986	X X X	
0200021	CARVM 6.25% DEFERRED 1992	3,830,462	X X X	3,830,462	X X X	
0200022	CARVM 6.50% DEFERRED 1987, 1990	1,355,786	X X X	1,355,786	X X X	
0200023	CARVM 6.75% DEFERRED 1991	1,914,082	X X X	1,914,082	X X X	
0200024	CARVM 7.00% DEFERRED 1988-1989	1,074,115	X X X	1,074,115	X X X	
0200025	CARVM 7.25% DEFERRED 1986	915,019	X X X	915,019	X X X	
0200026	CARVM 8.50% DEFERRED 1984-1985	4,276,123	X X X	4,276,123	X X X	
0200027	CARVM 8.75% DEFERRED 1983	2,536,346	X X X	2,536,346	X X X	
0200028	CARVM 9.00% DEFERRED 1981	417,724	X X X	417,724	X X X	
0200029	CARVM 10.00% DEFERRED 1982	2,923,826	X X X	2,923,826	X X X	
0200030	1983 A 4.0873%/20/3.50% IMMED & DEFERRED 2013	381,142,721	X X X	381,142,721	X X X	
0200031	1983 A 4.3448%/20/3.75% IMMED & DEFERRED 2012	272,693,111	X X X	272,693,111	X X X	
0200032	1983 A 4.6174%/20/3.75% IMMED & DEFERRED 2014	406,660,023	X X X	406,660,023	X X X	
0200033	1983 A 5.199%/20/4.00% IMMED & DEFERRED 2011	230,989,227	X X X	230,989,227	X X X	
0200034	1983 A 5.3785%/20/4.25% IMMED & DEFERRED 2005	90,685,721	X X X	90,685,721	X X X	
0200035	1983 A 5.38615%/20/4.25% IMMED & DEFERRED 2006	137,099,353	X X X	137,099,353	X X X	
0200036	1983 A 5.41%/20/4.50% IMMED & DEFERRED 2004	84,745,647	X X X	84,745,647	X X X	
0200037	1983 A 5.4143%/20/4.25% IMMED & DEFERRED 2010	155,147,038	X X X	155,147,038	X X X	
0200038	1983 A 5.46%/20/4.75% IMMED & DEFERRED 2003	135,024,424	X X X	135,024,424	X X X	
0200039	1983 A 5.6497%/20/4.25% IMMED & DEFERRED 2007	142,855,532	X X X	142,855,532	X X X	
0200040	1983 A 5.6539%/20/4.50% IMMED & DEFERRED 2008	163,323,869	X X X	163,323,869	X X X	
0200041	1983 A 6.1889%/20/4.75% IMMED & DEFERRED 2009	203,129,599	X X X	203,129,599	X X X	
0200042	1983 A 6.45%/20/4.75% IMMED & DEFERRED 1998	69,044,731	X X X	69,044,731	X X X	
0200043	1983 A 6.54%/20/5.00% IMMED & DEFERRED 2002	245,149,467	X X X	245,149,467	X X X	
0200044	1983 A 6.48%/20/4.75% IMMED & DEFERRED 1999	144,993,899	X X X	144,993,899	X X X	
0200045	1983 A 6.72%/20/5.00% IMMED & DEFERRED 1994	26,401,845	X X X	26,401,845	X X X	
0200046	1983 A 6.96%/20/5.25% IMMED & DEFERRED 1997	70,987,296	X X X	70,987,296	X X X	
0200047	1983 A 6.97%/20/5.00% IMMED & DEFERRED 1996	42,732,149	X X X	42,732,149	X X X	
0200048	1983 A 7.0173%/20/5.00% IMMED & DEFER 2001	188,227,032	X X X	188,227,032	X X X	
0200049	1983 A 7.26%/20/5.25% IMMED & DEFERRED 1993	16,670,266	X X X	16,670,266	X X X	
0200050	1983 A 7.2586%/20/5.25% IMMED & DEFER 2000	172,794,040	X X X	172,794,040	X X X	
0200051	1983 A 7.51%/20/5.50% IMMED & DEFERRED 1995	49,248,220	X X X	49,248,220	X X X	
0200052	1983 A 8.04%/20/5.75% IMMED & DEFERRED 1992	13,830,746	X X X	13,830,746	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
0200053	1983 A 8.32%/20/6.00% IMMED & DEFERRED 1987	5,690,193	X X X	5,690,193	X X X	
0200054	1983 A 8.50%/20/6.00% IMMED & DEFERRED 1991	9,225,986	X X X	9,225,986	X X X	
0200055	1983 A 8.55%/20/6.00% IMMED & DEFERRED 1990	12,493,799	X X X	12,493,799	X X X	
0200056	1983 A 9.08%/20/6.25% IMMED & DEFERRED 1989	6,329,389	X X X	6,329,389	X X X	
0200057	1983 A 9.12%/20/6.25% IMMED & DEFERRED 1988	9,716,298	X X X	9,716,298	X X X	
0200058	1983 A 9.64%/20/6.50% IMMED & DEFERRED 1986	8,778,707	X X X	8,778,707	X X X	
0200059	1983 A 11.39%/20/7.50% IMMED & DEFERRED 1985	14,737,425	X X X	14,737,425	X X X	
0200060	1983 A 11.72%/20/7.50% IMMED & DEFERRED 1984	27,159,945	X X X	27,159,945	X X X	
0200061	1983 GAM 5 % DEFERRED 1994	1,151,260	X X X		X X X	1,151,260
0200062	1983 GAM 6 % DEFERRED 1987,1994	8,153,546	X X X		X X X	8,153,546
0200063	1983 GAM 6 1/2 % DEFERRED 1986, 1994,1995	28,556,601	X X X		X X X	28,556,601
0200064	1983 GAM 7 % IMMED & DEFERRED 1995	21,701	X X X		X X X	21,701
0200065	1983 GAM 7 1/4 % IMMED & DEFERRED 1987,1995	4,300,877	X X X		X X X	4,300,877
0200066	1983 GAM 7 1/2 % DEFERRED 1985	32,499,579	X X X		X X X	32,499,579
0200067	1983 GAM 7 3/4 % DEFERRED 1987, 1992	1,381,837	X X X		X X X	1,381,837
0200068	1983 GAM 8 % IMMED & DEFERRED 1986-1987	11,610,333	X X X		X X X	11,610,333
0200069	1983 GAM 8 1/4 % IMMEDIATE 1991	3,617	X X X		X X X	3,617
0200070	1983 GAM 8 3/4 % DEFERRED 1986, 1988	4,516,341	X X X		X X X	4,516,341
0200071	1983 GAM 9 1/4 % IMMED & DEFER 1986	3,528,508	X X X		X X X	3,528,508
0200072	1983 GAM 9 1/2 % DEFERRED 1985	19,496,959	X X X		X X X	19,496,959
0200073	1983 GAM 10 1/2 % DEFERRED 1985	5,762,609	X X X		X X X	5,762,609
0200074	1983 GAM 11 % IMMED 1985	8,427,471	X X X		X X X	8,427,471
0200075	ANNUITY 2000 4.00 % IMMEDIATE 2013	42,654	X X X		X X X	42,654
0200076	ANNUITY 2012F SEL 4.00 % IMMEDIATE 2013	42,063,114	X X X	42,063,114	X X X	
0200077	ANNUITY 2012F SEL 4.25% IMMEDIATE 2012	3,516,257	X X X	3,516,257	X X X	
0200078	ANNUITY 2012F SEL 4.50% IMMEDIATE 2014	11,350,497	X X X	11,350,497	X X X	
0200079	ANNUITY 2000 5.25 % IMMEDIATE 2006	282,235,135	X X X	282,235,135	X X X	
0200080	ANNUITY 2000 5.50 % IMMEDIATE 2008	18,143,682	X X X	18,143,682	X X X	
0200081	ANNUITY 2000 5.3785%/20/4.25% IMMEDIATE 2005	43,990,201	X X X	43,990,201	X X X	
0200082	ANNUITY 2000 5.41%/20/4.50% IMMEDIATE 2004	5,201,263	X X X	5,201,263	X X X	
0200083	ANNUITY 2000 5.46%/20/4.75% IMMEDIATE 2003	3,634,629	X X X	3,634,629	X X X	
0200084	ANNUITY 2000 6.45%/20/4.75% IMMEDIATE 1998	1,101,798	X X X	1,101,798	X X X	
0200085	ANNUITY 2000 6.48%/20/4.75% IMMEDIATE 1999	2,502,006	X X X	2,502,006	X X X	
0200086	ANNUITY 2000 6.54%/20/5.00% IMMEDIATE 2002	712,329	X X X	712,329	X X X	
0200087	ANNUITY 2000 7.0173%/20/5.00% IMMEDIATE 2001	5,438,462	X X X	5,438,462	X X X	
0200088	ANNUITY 2000 7.2586%/20/5.25% IMMEDIATE 2000	11,973,169	X X X	11,973,169	X X X	
0200089	VACARVM	91,574	X X X	9,801	X X X	81,773
0299997	Totals (Gross)	4,891,416,047	X X X	4,700,221,597	X X X	191,194,450
0299998	Reinsurance ceded	36,784,467	X X X	36,784,467	X X X	
0299999	Totals (Net)	4,854,631,580	X X X	4,663,437,130	X X X	191,194,450
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:						
0300001	1937 SA 6.0% NL-Set Back 3 Years					
0300002	1971 IAM 7 1/2%					
0300003	1983a 6 1/2%	29,847		29,847		
0300004	1983a 6 3/4%	131,120		131,120		
0300005	1983a 7%	23,812		23,812		
0300006	1983a 7 1/4%	36,876		36,876		
0300007	1983a 7 3/4%	15,230		15,230		
0300008	1983a 8%	16,053		16,053		
0300009	1983a 8 1/4%	21,705		21,705		
0300010	1983a 8 3/4%	42,946		42,946		
0300011	1983a 9 1/4%					
0300012	1983a 11%	17,566		17,566		
0300013	1983a 11 1/4%	12,696		12,696		
0300014	ANNUITY 2000 4%	342,406		342,406		
0300015	ANNUITY 2000 4.25%	177,632		177,632		
0300016	ANNUITY 2000 4.50%	391,294		391,294		
0300017	ANNUITY 2000 5%	43,237		43,237		
0300018	ANNUITY 2000 5.25%	617,034		617,034		
0300019	ANNUITY 2000 5.5%	237,502		237,502		
0300020	ANNUITY 2000 6%	274,818		274,818		
0300021	ANNUITY 2000 6 1/4%	617,150		617,150		
0300022	ANNUITY 2000 6.5%	177,927		177,927		
0300023	ANNUITY 2000 6.75%	226,760		226,760		
0300024	ANNUITY 2000 7%	244,967		244,967		
0399997	Totals (Gross)	3,698,578		3,698,578		
0399998	Reinsurance ceded					
0399999	Totals (Net)	3,698,578		3,698,578		
ACCIDENTAL DEATH BENEFITS:						
0400001	1959 ADB With 1958 CSO 2 1/2% NL	74,926		74,926		
0400002	1959 ADB With 1980 CSO 4% NL	147,679		147,679		
0400003	1959 ADB With 1980 CSO 4 1/2% NL	110,927		110,927		
0499997	Totals (Gross)	333,532		333,532		
0499998	Reinsurance ceded	138,458		138,458		
0499999	Totals (Net)	195,074		195,074		
DISABILITY — ACTIVE LIVES:						
0500001	1952 Disability Study Period 2 Benefit 5 with 1958 CSO 2 1/2% NL	4,585,508		4,585,508		
0599997	Totals (Gross)	4,585,508		4,585,508		
0599998	Reinsurance ceded					

EXHIBIT 5 – INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts? 1.2 If not, state which kind is issued.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
2.1 Does the reporting entity at present issue both participating and non-participating contracts? 2.2 If not, state which kind is issued.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state:	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4.1 Amount of insurance?	\$
4.2 Amount of reserve?	\$
4.3 Basis of reserve:	
4.4 Basis of regular assessments:	
4.5 Basis of special assessments:	
4.6 Assessments collected during the year:	\$
5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts. 3% on Single Premium Whole Life (Liberty Series Estate Maximizer Next Generation) for preferred loans (existing or taken on or after the 10th contract anniversary).	
6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? 6.1 If so, state the amount of reserve on such contracts on the basis actually held:	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> \$ 2,189,084,309
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits. Attach statement of methods employed in their valuation.	\$ 2,698,553,697
7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements:	\$
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:	
7.3 State the amount of reserves established for this business:	\$
7.4 Identify where the reserves are reported in the blank:	
8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements:	\$
8.2 State the amount of reserves established for this business:	\$
8.3 Identify where the reserves are reported in the blank:	
9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:	\$
9.2 State the amount of reserves established for this business:	\$
9.3 Identify where the reserves are reported in the blank:	

EXHIBIT 5A – CHANGES IN BASES OF VALUATION DURING THE YEAR

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
LIFE CONTRACTS (Including supplementary contracts set upon a basis other than that used to determine benefits) (Exhibit 5)			
0199999 Subtotal (Page 7, Line 6)	X X X	X X X	
ACCIDENT AND HEALTH CONTRACTS (Exhibit 6)	NONE		
0299999 Subtotal	X X X	X X X	
DEPOSIT-TYPE CONTRACTS (Exhibit 7)			
0399999 Subtotal	X X X	X X X	
9999999 TOTAL (Column 4 only)	X X X	X X X	

EXHIBIT 6 – AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

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	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	686,295	685,565			730				
2. Additional contract reserves (a)	16,072				16,072				
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)	702,367	685,565			16,802				
8. Reinsurance ceded	24				24				
9. Totals (Net)	702,343	685,565			16,778				
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	1,799,196,431	1,799,038,465			157,966				
11. Additional actuarial reserves-Asset/Liability analysis									
12. Reserve for future contingent benefits	22,005,333	22,005,333							
13. Aggregate write-ins for reserves									
14. Totals (Gross)	1,821,201,764	1,821,043,798			157,966				
15. Reinsurance ceded	55,341,313	55,323,165			18,148				
16. Totals (Net)	1,765,860,451	1,765,720,633			139,818				
17. TOTAL (Net)	1,766,562,794	1,766,406,198			156,596				
18. TABULAR FUND INTEREST	67,649,583	67,645,425			4,158				

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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	1,016,554,019		953,009,018	3,532,038	8,475,349	51,537,614
2. Deposits received during the year	193,859,269		161,289,592	822,291	130,325	31,617,061
3. Investment earnings credited to the account	35,530,014		33,836,028	157,064	276,159	1,260,763
4. Other net change in reserves	125,224				6,153	119,071
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	143,736,884		114,533,441	981,227	412,657	27,809,559
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)	1,102,331,642		1,033,601,197	3,530,166	8,475,329	56,724,950
10. Reinsurance balance at the beginning of the year	566,872		566,872			
11. Net change in reinsurance assumed	(9,855)		(9,855)			
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12)	557,017		557,017			
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	1,102,888,659		1,034,158,214	3,530,166	8,475,329	56,724,950

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	3,117,222			3,117,222							
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net	3,117,222			3,117,222							
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	64,854,974		22,428,400	968,020	19,969		36,719,734		4,715,429		3,422
2.22 Reinsurance assumed	9,500						9,500				
2.23 Reinsurance ceded	5,837,130		5,000,835	672,306			163,989				
2.24 Net	59,027,344		(b) 17,427,565	(b) 295,714	19,969	(b)	(b) 36,565,245		(b) 4,715,429	(b)	(b) 3,422
3. Incurred but unreported:											
3.1 Direct	47,533,764		1,813,323				23,856,384		21,864,057		
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	1,306,191						7,134		1,299,057		
3.4 Net	46,227,573		(b) 1,813,323	(b)		(b)	(b) 23,849,250		(b) 20,565,000	(b)	
4. TOTALS											
4.1 Direct	115,505,960		24,241,723	4,085,242	19,969		60,576,118		26,579,486		3,422
4.2 Reinsurance assumed	9,500						9,500				
4.3 Reinsurance ceded	7,143,321		5,000,835	672,306			171,123		1,299,057		
4.4 Net	108,372,139	(a)	(a) 19,240,888	3,412,936	19,969		(a) 60,414,495		25,280,429		3,422

(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 \$ 2,863,978, Individual Annuities \$ 1,157, Credit Life (Group and Individual) \$ 0, and Group Life \$ 89,526,890, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ 1,765,720,633, Credit (Group and Individual) Accident and Health \$ 0, and Other Accident and Health \$ 139,818 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	1,265,567,834		146,248,904	323,492,731	671,790		244,572,237	23,875,206	526,652,469		54,497
1.2 Reinsurance assumed	1,980,942		249	1,762,336			7,706		210,651		
1.3 Reinsurance ceded	47,671,160		33,313,144	3,343,727			3,068,321		7,937,568		8,400
1.4 Net	(d) 1,219,877,616		112,936,009	321,911,340	671,790		241,511,622	23,875,206	518,925,552		46,097
2. Liability December 31, current year from Part 1:											
2.1 Direct	115,505,960		24,241,723	4,085,242	19,969		60,576,118		26,579,486		3,422
2.2 Reinsurance assumed	9,500						9,500				
2.3 Reinsurance ceded	7,143,321		5,000,835	672,306			171,123		1,299,057		
2.4 Net	108,372,139		19,240,888	3,412,936	19,969		60,414,495		25,280,429		3,422
3. Amounts recoverable from reinsurers December 31, current year	7,941,104		5,634,331				123,480		2,181,193		2,100
4. Liability December 31, prior year:											
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		18,097,747	5,133,824	12,935		62,521,341		23,291,070		1,922
5. Amounts recoverable from reinsurers December 31, prior year	5,498,718		3,136,449				693,927		1,666,242		2,100
6. Incurred benefits:											
6.1 Direct	1,259,385,718		144,721,622	321,026,443	678,824		240,396,911	23,875,206	528,630,715		55,997
6.2 Reinsurance assumed	1,990,442		249	1,762,336			17,206		210,651		
6.3 Reinsurance ceded	44,627,630		33,140,603	2,598,327			438,894		8,441,406		8,400
6.4 Net	1,216,748,530		111,581,268	320,190,452	678,824		239,975,223	23,875,206	520,399,960		47,597

- (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 \$ 434,375 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	4,361,046	8,239,454	3,878,408
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	130,089,750	123,123,000	(6,966,750)
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	3,009,069	2,095,695	(913,374)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	137,459,865	133,458,149	(4,001,716)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	137,459,865	133,458,149	(4,001,716)

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	2,839,027	49,811	(2,789,216)
2502. Prepaid Insolvency Asset	170,042	2,045,884	1,875,842
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	3,009,069	2,095,695	(913,374)

NONE

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies

A. Accounting Practices

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, 2014 National Association of Insurance Commissioners' Accounting Practices and Procedures manual.

Reconciliation of the Company's net income and capital & surplus between NAIC SAP and the state of NH is shown below.

NET INCOME

	2014	2013	State of Domicile
1. Liberty Life Assurance Company of Boston state basis (Page 4, Line 35, Columns 1 & 2)	\$ 36,998,076	39,150,922	NH
2. State Prescribed Practices that increase/(decrease) NAIC SAP:			
e.g. Depreciation of Fixed Assets	<u>Net Income</u> 2014	<u>Net Income</u> 2013	State of Domicile
<i>None</i>			
Totals (Lines 01A0200 thru 01A0200)			
3. State Permitted Practices that increase/(decrease) NAIC SAP:			
e.g. Depreciation of Home Office Property	<u>Net Income</u> 2014	<u>Net Income</u> 2013	State of Domicile
<i>None</i>			
Totals (Lines 01A0300 thru 01A0300)			
4. NAIC SAP.....(1 - 2 - 3 = 4)	\$ 36,998,076	39,150,922	NH

SURPLUS

	2014	2013	State of Domicile
5. Company state basis (Page 3, Line 38, Columns 1 & 2)	\$ 902,440,886	716,881,524	NH
6. State Prescribed Practices that increase/(decrease) NAIC SAP:			
e.g., Goodwill, net, Fixed Assets, net	<u>Surplus</u> 2014	<u>Surplus</u> 2013	State of Domicile
<i>None</i>			
Totals (Lines 01A0600 thru 01A0600)			
7. State Permitted Practices that increase/(decrease) NAIC SAP:			
e.g., Home Office Property	<u>Surplus</u> 2014	<u>Surplus</u> 2013	State of Domicile
<i>None</i>			
Totals (Lines 01A0700 thru 01A0700)			
8. NAIC SAP.....(5 - 6 - 7 = 8)	\$ 902,440,886	716,881,524	NH

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

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. Accounting Policies

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.

NOTES TO FINANCIAL STATEMENTS

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 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.
12. The Company's capitalization policy did not change from the prior period.
13. The Company had no pharmaceutical rebate receivables on December 31, 2014.

Note 2 - Accounting Changes and Corrections of Errors

The company had no accounting changes or corrections of errors in 2014.

Note 3 - Business Combinations and Goodwill

A-D. Business Combinations and Goodwill

The Company neither purchased nor combined with any companies in 2014.

Note 4 - Discontinued Operations

A. The Company had no discontinued operations in 2014.

Note 5 - Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

1. The maximum and minimum lending rates for mortgage loans during 2014 were:

Farm mortgages	N/A
Residential mortgages	N/A
Commercial mortgages	3.500% and 7.250%
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: 75 %

	<u>2014</u>	<u>2013</u>
3. Taxes, assessments and any amounts advanced and not included in the mortgage loan total	\$ 24,403	\$ 31,051

NOTES TO FINANCIAL STATEMENTS

4. Age Analysis of Mortgage Loans

Farm	Residential		Commercial		Mezzanine	Total
	Insured	All Other	Insured	All Other		

a. Current Year

1. Recorded Investment (All)

(a) Current	\$ -	\$ -	\$ -	\$ -	\$510,872,519	\$ -	\$510,872,519
(b) 30-59 Days Past Due	-	-	-	-	486,830	-	486,830
(c) 60-89 Days Past Due	-	-	-	-	-	-	-
(d) 90-179 Days Past Due	-	-	-	-	1,517	-	1,517
(e) 180+ Days Past Due	-	-	-	-	240,824	-	240,824

2. Accruing Interest 90-179 Days Past Due

(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
-------------------------	------	------	------	------	------	------	------

(b) Interest Accrued

-	-	-	-	-	-	-	-
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3. Accruing Interest 180+ Days Past Due

(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
-------------------------	------	------	------	------	------	------	------

(b) Interest Accrued

-	-	-	-	-	-	-	-
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4. Interest Reduced

(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ 5,297,751	\$ -	\$ 5,297,751
(b) Number of Loans	-	-	-	-	352	-	352
(c) Percent Reduced	-%	-%	-%	-%	1.676%	-%	1.676%

b. Prior 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%

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

\$-	\$-	\$-	\$-	\$ 1,409,046	\$-	\$ 1,409,046
-----	-----	-----	-----	--------------	-----	--------------

2. No Allowance for Credit Losses

-	-	-	-	839,628	-	839,628
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b. Prior 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
---	---	---	---	-----------	---	-----------

NOTES TO FINANCIAL STATEMENTS

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:

	<u>Residential</u>		<u>Commercial</u>		<u>Mezzanine</u>	<u>Total</u>
	<u>Farm</u>	<u>Insured</u>	<u>All Other</u>	<u>Insured</u>			All Other
a. Current Year						
1. Average Recorded Investment	\$-	\$-	\$-	\$-	\$2,464,609	\$- \$2,464,609
2. Interest Income Recognized	-	-	-	-	138,234	- 138,234
3. Recorded Investments on Nonaccrual Status	-	-	-	-	242,340	- 242,340
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	-	-	-	-	124,545	- 124,545
b. Prior 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

2014 2013

7. Allowance for credit losses:		
a. Balance at beginning of period	\$716,770	\$1,752,856
b. Additions charged to operations	390,319	330,357
c. Direct write-downs charged against the allowances	(272,554)	1,366,442
d. Recoveries of amounts previously charged off	53,550	-
e. Balance at end of period	<u>\$888,085</u>	<u>\$716,771</u>

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

B. Debt Restructuring

	2014	2013
1. The total recorded investment in restructured loans, as of year end	\$2,521,450	\$2,559,840
2. The realized capital losses related to these loans	\$-	\$-
3. Total contractual commitments to extend credit to debtors owing 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. Reverse Mortgages

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.

1. All Loaned Backed Securities with a recognized other-than-temporary impairment disclosed the aggregate during 2014 as of December 31, 2014: NONE

2. Each Loaned Backed Security with a recognized other-than-temporary impairment held by the company at December 31, 2014:

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
12544LAD3	1,666,630	1,627,972	38,657	1,627,972	1,635,541	12/31/2014
12544LAD3	4,444,347	4,341,259	103,087	4,341,259	4,361,444	12/31/2014
12544LAD3	1,111,086	1,085,314	25,771	1,085,314	1,090,361	12/31/2014

NOTES TO FINANCIAL STATEMENTS

3. All impaired Loaned Backed Securities for which an other-than-temporary impairment has not been recognized in earnings as a realized loss as of December 31, 2014:
- a. The aggregate amount of unrealized losses:

1. Less than 12 Months	\$	(752,015)
2. 12 Months or Longer	\$	(1,907,620)
 - b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$	70,197,789
2. 12 Months or Longer	\$	134,428,162
4. 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 impairment.

E. Repurchase Agreements and Securities Lending

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, 2014.

3. Collateral Received

Aggregate Amount Cash Collateral Received

	<u>Fair Value</u>
1. Repurchase Agreement	
(a) Open	\$ -
(b) 30 Days or Less	-
(c) 31 to 60 Days	-
(d) 61 to 90 Days	-
(e) Greater Than 90 Days	-
(f) Sub-Total	-
(g) Securities Received	-
(h) Total Collateral Received	\$ -
2. Securities Lending	
(a) Open	-
(b) 30 Days or Less	146,787,217
(c) 31 to 60 Days	60,370,702
(d) 61 to 90 Days	79,056,165
(e) Greater Than 90 Days	-
(f) Sub-Total	286,214,084
(g) Securities Received	-
(h) Total Collateral Received	\$286,214,084
3. Dollar Repurchase Agreement	
(a) Open	\$ -
(b) 30 Days or Less	-
(c) 31 to 60 Days	-
(d) 61 to 90 Days	-
(e) Greater Than 90 Days	-
(f) Sub-Total	-
(g) Securities Received	-
(h) Total Collateral Received	\$ -

- b. The aggregate fair value of all securities acquired from the sale, trade or use of the accepted collateral (reinvested collateral) \$286,214,084
- c. The reporting entity receives cash and/or securities collateral in an amount in excess of the fair value of the securities lent.

4. Securities Lending Transactions Administered by an Affiliated Agent

Not Applicable

NOTES TO FINANCIAL STATEMENTS

5. Collateral Reinvestment
 d. Aggregate Amount Cash Collateral Reinvested

	<u>Amortized Cost</u>	<u>Fair Value</u>
1. Repurchase Agreement		
(a) Open	\$ -	\$ -
(b) 30 Days or Less	-	-
(c) 31 to 60 Days	-	-
(d) 61 to 90 Days	-	-
(e) 91 to 120 Days	-	-
(f) 121 to 180 Days	-	-
(g) 181 to 365 Days	-	-
(h) 1 to 2 Years	-	-
(i) 2 to 3 Years	-	-
(j) Greater Than 3 Years	-	-
(k) Sub-Total	-	-
(l) Securities Received	-	-
(m) Total Collateral Reinvested	\$ -	\$ -
2. Securities Lending		
(a) Open	\$ -	\$ -
(b) 30 Days or Less	146,787,217	146,787,217
(c) 31 to 60 Days	60,370,702	60,370,702
(d) 61 to 90 Days	79,056,165	79,056,165
(e) 91 to 120 Days	-	-
(f) 121 to 180 Days	-	-
(g) 181 to 365 Days	-	-
(h) 1 to 2 Years	-	-
(i) 2 to 3 Years	-	-
(j) Greater Than 3 Years	-	-
(k) Sub-Total	286,214,084	286,214,084
(l) Securities Received	-	-
(m) Total Collateral Reinvested	\$ 286,214,084	\$ 286,214,084
3. Dollar Repurchase Agreement		
(a) Open	\$ -	\$ -
(b) 30 Days or Less	-	-
(c) 31 to 60 Days	-	-
(d) 61 to 90 Days	-	-
(e) 91 to 120 Days	-	-
(f) 121 to 180 Days	-	-
(g) 181 to 365 Days	-	-
(h) 1 to 2 Years	-	-
(i) 2 to 3 Years	-	-
(j) Greater Than 3 Years	-	-
(k) Sub-Total	-	-
(l) Securities Received	-	-
(m) Total Collateral Reinvested	\$ -	\$ -

6. Collateral that is not permitted by contract or custom to sell or repledge

Not Applicable

7. Security lending transactions that extend beyond one year

None

F. Liberty Life Assurance Company of Boston had no real estate investments as of December 31, 2014.

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, 2014.

I. The Company does not have any working capital finance investments.

J. The Company does not have any offsetting and netting of assets and liabilities per SSAP No. 64.

K. Liberty Life Assurance Company of Boston has no structured notes as of December 31, 2014.

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

A. Investments in joint ventures, partnerships and limited liability companies that exceed 10% of its admitted assets

The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.

NOTES TO FINANCIAL STATEMENTS

B. Impairments on joint ventures, partnerships or limited

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 \$163,378 in 2014.

Note 7 - Investment Income

A. Accrued Investment Income

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

B. Amounts Nonadmitted

The amount excluded in 2014 was \$ 0.

Note 8 - Derivative Instruments

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.

Note 9 - Income Taxes

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

1.

	12/31/2014		
	(1)	(2)	(3)
	Ordinary	Capital	(Col 1+2) Total
(a) Gross Deferred Tax Assets	\$241,827,950	\$ 10,636,500	\$ 252,464,450
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a – 1b)	241,827,950	10,636,500	252,464,450
(d) Deferred Tax Assets Nonadmitted	125,462,050	4,627,700	130,089,750
(e) Subtotal Net Admitted Deferred Tax Asset (1c – 1d)	116,365,900	6,008,800	122,374,700
(f) Deferred Tax Liabilities	70,460,250	27,300	70,487,550
(g) Net Admitted Deferred Tax Asset (Net Deferred Tax Liability) (1e – 1f)	\$ 45,905,650	\$ 5,981,500	\$ 51,887,150

	12/31/2013		
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4+5) 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

	Change		
	(7)	(8)	(9)
	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a) Gross Deferred Tax Assets	\$ 56,630,350	\$ (1,358,500)	\$ 55,271,850
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a – 1b)	56,630,350	(1,358,500)	55,271,850
(d) Deferred Tax Assets Nonadmitted	2,339,050	4,627,700	6,966,750
(e) Subtotal Net Admitted Deferred Tax Asset (1c – 1d)	54,291,300	(5,986,200)	48,305,100
(f) Deferred Tax Liabilities	46,138,250	(224,700)	45,913,550
(g) Net Admitted Deferred Tax Asset (Net Deferred Tax Liability) (1e – 1f)	\$ 8,153,050	\$ (5,761,500)	\$ 2,391,550

NOTES TO FINANCIAL STATEMENTS

	12/31/2014		
	(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	\$ 45,905,650	\$ 5,981,500	\$51,887,150
(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)	-	-	-
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	-	-	-
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	127,583,100
(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	70,460,250	27,300	70,487,550
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (2(a) + 2(b) + 2(c))	\$116,365,900	\$ 6,008,800	\$ 122,374,700
	12/31/2013		
	(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	\$ 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

	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	\$2,859,050	\$ 93,500	\$ 2,952,550
(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	27,475,100
(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	45,886,250	27,300	45,913,550
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 48,184,300	\$ 120,800	\$ 48,305,100

	2014	2013
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	650%	619%
(b) Amount of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	947,804,770	750,295,911

NOTES TO FINANCIAL STATEMENTS

4.

	12/31/2014		12/31/2013		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col 1-3) Ordinary	(6) (Col 2-4) Capital
Impact of Tax-Planning Strategies						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1 (c)	\$ 241,827,950	\$ 10,636,500	\$ 185,197,600	\$ 11,995,000	\$ 56,630,350	\$ (1,358,500)
2. Percentage of adjusted gross DTAs by tax character to the impact of tax planning strategies.	0%	0%	0%	0%	0%	0%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1 (e)	\$ 116,365,900	\$ 6,008,800	\$ 62,074,250	\$ 11,995,000	\$ 54,291,300	\$ (5,986,200)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies.	0%	0%	0%	0%	0%	0%

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

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) 12/31/2014	(2) 12/31/2013	(3) (Col 1-2) Change
1. Current Income Tax			
(a) Federal	\$39,112,850	\$ 45,217,000	\$ (6,104,150)
(b) Foreign	-	-	-
(c) Subtotal	39,112,850	45,217,000	(6,104,150)
(d) Federal income tax on net capital gains	1,488,200	13,766,000	(12,277,800)
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income tax incurred	\$ 40,601,050	\$ 58,983,000	\$ (18,381,950)
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	-	-	-
(2) Unearned premium reserve	\$ 106,950	\$ 59,000	\$ 47,950
(3) Policyholder reserves	70,601,000	66,613,600	4,470,400
(4) Investments	57,535,000	15,577,000	41,958,000
(5) Deferred acquisition costs	95,092,000	82,998,000	12,094,000
(6) Policyholder dividends accrual	1,387,000	1,373,000	14,000
(7) Fixed Assets	-	-	-
(8) Compensation and benefits accrual	-	-	-
(9) Pension accrual	-	-	-
(10) Receivables – nonadmitted	2,520,000	3,600,000	(1,080,000)
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	14,586,000	15,460,000	(874,000)
(99) Subtotal	241,827,950	185,197,600	56,630,350
(b) Statutory valuation allowance adjustment	=	-	=
(c) Nonadmitted	125,462,050	123,123,000	2,339,050
(d) Admitted ordinary deferred tax assets (2a99 – 2b – 2c)	116,365,900	62,074,600	54,291,300
(e) Capital			
(1) Investments	10,636,500	11,995,000	(1,358,500)
(2) Net capital loss carry-forward	-	-	-

NOTES TO FINANCIAL STATEMENTS

(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(99) Subtotal	10,636,500	11,995,000	(1,358,500)
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	4,627,700	-	4,627,700
(h) Admitted capital deferred tax assets (2e99 – 2f – 2g)	6,008,800	11,995,000	(5,986,200)
(i) Admitted deferred tax assets (2d + 2h)	122,374,700	74,069,600	48,305,100
3. Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments	52,804,000	8,206,000	44,598,000
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	17,623,000	16,116,000	1,507,000
(4) Policyholder reserves	-	-	-
(5) Other (including items <5% of total capital tax liabilities)	33,250	-	33,250
(99) Subtotal	70,460,250	24,322,000	46,138,250
(b) Capital:			
(1) Investments	27,300	-	27,300
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	252,000	(224,700)
(99) Subtotal	27,300	252,000	(224,700)
(c) Deferred tax liabilities (3a99 + 3b99)	70,487,550	24,574,000	45,913,550
4. Net deferred tax assets/liabilities (2i – 3c)	\$51,887,150	\$ 49,495,600	\$ 2,391,550

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, and accrual of market discounts.

E. 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:

Year Generated	Amount	Expiration
2009	\$ 7,058	2019
2010	\$ -	2020
2011	\$ 291,025	2021
2012	\$ 181,660	2022
2013	\$ 69,800	2023
2014	\$ 135,837	2024

The amount of Federal income taxes incurred and available for recoupment in the event of future losses are \$40,601,050 from the current year, \$58,983,000 from 2013 and \$40,735,000 from 2012.

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 Mutual Insurance Company
America First Insurance Company	Liberty Mutual Personal Insurance Company
America First Lloyd's Insurance Company	Liberty Northwest Insurance Corporation
American Economy Insurance Company	Liberty Personal Insurance Company
American Fire and Casualty Company	Liberty RE (Bermuda) Limited
American States Insurance Company	Liberty Sponsored Insurance (Vermont), Inc.
American States Insurance Company of Texas	Liberty Surplus Insurance Corporation
American States Lloyds Insurance Company	LIH-RE of America Corporation
American States Preferred Insurance Company	LIU Specialty Insurance Agency Inc.
Berkeley Holding Company Associates, Inc.	LM General Insurance Company
Berkeley Management Corporation	LM Insurance Corporation
Bridgefield Casualty Insurance Company	LM Property and Casualty Insurance Company

NOTES TO FINANCIAL STATEMENTS

Bridgfield Employers Insurance Company	LMHC Massachusetts Holdings Inc.
Capitol Court Corporation	Mid-American Fire & Casualty Company
Cascade Disability Management, Inc.	North Pacific Insurance Company
Colorado Casualty Insurance Company	Ocasco Budget, Inc.
Consolidated Insurance Company	OCI Printing, Inc.
Copley Venture Capital, Inc.	Ohio Casualty Corporation
Diversified Settlements, Inc.	Ohio Security Insurance Company
Emerald City Insurance Agency, Inc.	Open Seas Solutions, Inc.
Employers Insurance Company of Wausau	Oregon Automobile Insurance Company
Excelsior Insurance Company	Peerless Indemnity Insurance Company
F.B. Beattie & Co., Inc.	Peerless Insurance Company
First National Insurance Company of America	Pilot Insurance Services, Inc.
First State Agency Inc.	Rianoc Research Corporation
General America Corporation	S.C. Bellevue, Inc.
General America Corporation of Texas	SAFECARE Company, Inc.
General Insurance Company of America	Safeco Corporation
Golden Eagle Insurance Corporation	Safeco General Agency, Inc.
Gulf States AIF, Inc.	Safeco Insurance Company of America
Hawkeye-Security Insurance Company	Safeco Insurance Company of Illinois
Indiana Insurance Company	Safeco Insurance Company of Indiana
Insurance Company of Illinois	Safeco Insurance Company of Oregon
LEXCO Limited	Safeco Lloyds Insurance Company
Liberty-USA Corporation	Safeco National Insurance Company
Liberty Assignment Corporation	Safeco Properties, Inc.
Liberty Energy Canada, Inc.	Safeco Surplus Lines Insurance Company
Liberty Financial Services, Inc.	San Diego Insurance Company
Liberty Hospitality Group, Inc.	SCIT, Inc.
Liberty Insurance Corporation	St. James Insurance Company Ltd.
Liberty Insurance Holdings, Inc.	Summit Holding Southeast, Inc.
Liberty Insurance Underwriters Inc.	The First Liberty Insurance Corporation
Liberty International Europe Inc.	The Midwestern Indemnity Company
Liberty International Holdings Inc.	The National Corporation
Liberty Life Assurance Company of Boston	The Netherlands Insurance Company
Liberty Life Holdings Inc.	The Ohio Casualty Insurance Company
Liberty Lloyds of Texas Insurance Company	Wausau Business Insurance Company
Liberty Management Services, Inc.	Wausau General Insurance Company
Liberty Mexico Holdings Inc.	Wausau Underwriters Insurance Company
Liberty Mutual Agency Corporation	West American Insurance Company
Liberty Mutual Fire Insurance Company	Winmar Company, Inc.
Liberty Mutual Group Asset Management Inc.	Winmar of the Desert, Inc.
Liberty Mutual Group Inc.	Winmar Oregon, Inc.
Liberty Mutual Holding Company 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.

Note 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. On June 20, 2014 the Board of Directors of the Liberty Mutual Holding Company approved a \$150,000,000 capital contribution to the Liberty Life Assurance Company of Boston. On August 1, 2014 the Company received the capital contribution totaling \$150,000,000 from its Parents, Liberty Mutual Insurance Company and Liberty Mutual Fire Insurance Company.
- D. As of December 31, 2014 the Company reported a \$42,362,699 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

NOTES TO FINANCIAL STATEMENTS

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.
- 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.

Note 11 - Debt

- A. As of December 31, 2014 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.

Note 12 - Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit 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 post-retirement 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 \$ 15,461,462 in 2014 and \$15,669,638 in 2013.
- H-I. See A-F above.

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

- 1. The Company has 12,000 shares authorized, 8,000 shares issued and outstanding. All shares are Class A shares.
- 2. The Company has no preferred stock outstanding.
- 3. Without prior approval of its domiciliary commissioner, dividends to shareholders are limited by the laws of the state of New Hampshire.
- 4. The Company has paid \$ 8,900,000 in dividends to shareholders. The last dividend payment to shareholders was in December, 2006 for \$4,100,000.
- 5. 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.
- 6. Restricted surplus for Participating shareholders is \$ (34,304,968).

NOTES TO FINANCIAL STATEMENTS

7. There are no advances to surplus held by the Company.
8. The Company holds no stock for special purposes.
9. There were no changes in the amount of special surplus funds held in 2014.
10. The portion of unassigned surplus represented or reduced by each item below is as follows:

a. unrealized gains and losses	\$ 794,128
b. non admitted asset values	\$ 137,459,865
c. separate account business	\$ 750,000
d. asset valuation reserves	\$ 94,090,812
e. reinsurance in unauthorized companies	\$ 0
11. As of December 31, 2014 the Company has not issued any surplus debentures.
12. The Company has not undertaken any quasi-reorganizations in 2014.
13. Quasi-reorganization (effective date)
Not applicable.

Note 14 - Contingencies

- A. The Company has no material contingent liabilities as of December 31, 2014.
- 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 2014.
- 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, 2014. In the opinion of the Company, the ultimate liability, if any, would not have a material adverse financial effect upon the Company.

Note 15 – Leases

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

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

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

Note 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, 2014 the total fair value of securities on loan for the Company was \$ 360,491,712 with a corresponding collateral value of \$ 368,160,553 of which \$ 286,214,110 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 2014.

NOTES TO FINANCIAL STATEMENTS

Note 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	\$5.007 mil	\$ -	\$ 5.007 mil
Other income or (expense)	\$ -	\$ -	\$ -
Net gain or loss from operations	\$ 5.007 mil	\$ -	\$ 5.007 mil
Claim Payment Volume	\$ 645.1 mil	\$ -	\$ 645.1 mil

B. ASC Plans - None

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract - None

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

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

Note 20 - Fair Value Measurements

A. Inputs Used for Assets and Liabilities Measured at Fair Value

1. Fair Value Measurements by Levels 1, 2 and 3

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, 2014, along with a brief description of the valuation technique for each type of asset

The following table summarizes the Company's assets and liabilities that are measured at fair value at December 31, 2014:

	1	2	3	4	5
Description	Level 1	Level 2	Level 3	Total	
Assets at fair value					
Bonds					
Issuer Obligations	\$ -	\$3,503,385	\$ -		\$3,503,385
Non-Issuer Obligations	\$ -	2,033,857	-		2,033,857
Total Bonds	\$ -	\$ 5,537,242	\$ -		\$5,537,242
Preferred Stocks					
Industrial and Miscellaneous (Unaffiliated)	\$ -	\$ -	\$ -		\$ -
Total Preferred Stocks	\$ -	\$ -	\$ -		\$ -
Common Stocks					
Industrial and Miscellaneous	\$ -	\$ -	\$6,553,700		\$6,553,700
Total Common Stocks	\$ -	\$ -	\$6,553,700		\$6,553,700
Other Assets					
Other Assets	\$ -	\$ -	\$ -		\$ -
Total Other Assets	\$ -	\$ -	\$ -		\$ -
Separate Account assets	\$40,559,392	\$ -	\$59,854,548		\$109,221,518
Total assets at fair value	\$ 40,559,392	\$5,537,242	\$66,408,248		\$112,504,885
Liabilities at fair value					
Derivative Liabilities	\$ -	\$ -	\$ -		\$ -
Total liabilities at fair value	\$ -	\$ -	\$ -		\$ -

NOTES TO FINANCIAL STATEMENTS

The Company did not have significant transfers between Levels 1 and 2 during the period ended December 31, 2014.

2. Rollforward of Level 3 Items

The following tables set forth the fair values of assets basis classified as Level 3 within the fair value hierarchy:

1	2	3	4	5	6	7	8	9	10	11
	Balance at 12/31/2012	Trans. into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issu.	Sales	Settl eme nts	Balance at 12/31/2013
Bonds	\$ 22,500,000	\$ -	(\$41,946,569)	\$ -	\$995,218	\$18,500,000	\$ -	(\$48,649)	\$ -	0
Preferred Stock	-	-	-	-	-	-	-	-	-	-
Common Stock	7,603,100	-	-	-	-	-	-	(1,049,400)	-	6,553,700
Other Assets	18,229,287	-	(21,971,344)	-	4,022,833	-	-	(280,776)	-	0
Separate account assets	67,850,187	-	-	-	4,188,391	-	-	(12,184,030)	-	59,854,548
Total	\$116,182,574	\$ -	(\$63,917,913)	\$ -	9,206,442	\$18,500,000	\$ -	(\$13,562,855)	\$ -	\$66,408,248

3. Policy on Transfers Into and Out of Level 3

The Company holds NAIC designated 3-6 securities at the lower of cost or market defined by SSAP No. 26. Market fluctuations cause securities to change from being held at cost to fair value or vice versa. These changes result in a transfer in or out of Level 3. In addition, the Company also transfers securities in or out of level 3 as a result of re-evaluation of the observability of pricing inputs.

4. Inputs and Techniques Used for Fair Value

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 is 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 un-observable, 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.

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 \$ 7,803,805 and \$7,688,572 at December 31, 2014 and 2013, respectively were reported at fair value.

5. The company did have any derivative assets and liabilities as of December 31, 2014.

B. Other Fair Value Disclosures

The Company is not required to disclose.

NOTES TO FINANCIAL STATEMENTS

C. Aggregate Fair Value of All Financial Instruments

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	\$202,728,732	\$202,728,732	\$202,728,732	\$-		\$-
Bonds	14,242,483,777	12,808,227,905	154,751,731	13,918,387,227	169,344,819	-
Preferred Stock	1,831,091	996,322	-	1,831,091	-	-
Common Stock	6,553,700	6,553,700	-	-	6,553,700	-
Other Assets	-	-	-	-	-	-
Securities Lending	286,214,084	286,214,084	-	286,214,084	-	-
Mortgage Loans	547,693,723	510,713,604	-	-	547,693,723	-
Surplus Notes	144,212,951	116,938,233	-	132,514,551	11,698,400	-
Separate Accounts	100,413,940	100,413,940	40,559,392	-	59,854,548	-
Contract Loans	124,735,203	124,735,203	-	-	124,735,203	-
Total	\$15,656,867,201	\$14,157,521,723	\$398,039,855	\$14,338,946,953	\$919,880,393	\$-

D. Reasons Not Practicable to Estimate Fair Value

Not applicable

Note 21 - Other Items

A. Extraordinary Items

The Company has no reporting requirements referred to in Statement of Statutory Accounting Principles number 24 "Discontinued Operations and Extraordinary Items".

B. Troubled Debt Restructuring: Debtors

The Company has no reporting requirements referred to in Statement of Statutory Accounting Principles number 36 "Trouble Debt Restructuring".

C. Other Disclosures

The Company has no other disclosures as of December 31, 2014.

D. Business Interruption Insurance Recoveries

The Company routinely assesses the collectability 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. State Transferable and Non-transferable Tax Credit

The Company has no State Transferable Tax Credits as of December 31, 2014.

F. Subprime-Mortgage-Related Risk Exposure

The Company has no material exposure to subprime mortgage related risk in 2014.

G. Offsetting and Netting of Assets and Liabilities

1. 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 2014. 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. Number and balance of retained asset accounts in force

	In Force			
	As End of Current Year		As End of Prior Year	
	Number	Balance	Number	Balance
a. Up to and including 12 months	245	\$17,709,217	225	\$13,136,926
b. 13 to 24 months	162	\$7,841,378	165	\$8,548,912
c. 25 to 37 months	124	\$5,766,423	90	\$6,028,835
d. 37 to 48 months	73	\$4,644,544	54	\$2,232,339
e. 49 to 60 months	42	\$1,813,613	27	\$3,265,284
f. Over 60 months	212	\$7,630,350	252	\$5,661,278
g. Total	858	\$45,405,525	813	\$38,873,574

NOTES TO FINANCIAL STATEMENTS

3. Segregations between individual and group contracts

	Individual		Group	
	Number	Balance	Number	Balance
a. Number/balance of retained asset accounts at the beginning of the year	421	\$14,691,833	392	\$24,181,741
b. Number/amount of retained asset accounts issued/added during the year	132	\$11,701,515	165	\$19,915,546
c. Investment earnings credited to retained asset accounts during the year	N/A	\$156,734	N/A	\$259,570
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	2	\$57,941	0	\$0
f. Number/amount of retained asset accounts closed/withdrawn during the year	126	\$9,444,352	124	\$15,999,120
g. Number/balance of retained asset accounts at the end of the year	425	\$17,047,789	433	\$28,357,737

Note 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.

Note 23 - Reinsurance

- A. Ceded Reinsurance Report

Section 1 - General Interrogatories

1. 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 Company?

Yes () No (X)

If yes, give full details.

2. 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

1. 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)
2. 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.

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

NOTES TO FINANCIAL STATEMENTS

B. Uncollectible Reinsurance

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

C. Commutation of Ceded Reinsurance

The Company had no Reinsurance Treaty Commutations in 2014.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company did not have any reinsurance agreements with Certified Reinsurers whose ratings were downgraded or subject to revocation in 2014.

Note 24 - Retrospectively Rated Contracts and 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 2014 were \$ 240,300,000 . This represented approximately 24% of total written premium for group policies.
- D. The Company does not recognize a liability for medical loss ratio rebates pursuant to the Public Health Service Act, as the Company does not write accident and health insurance subject to the Affordable Care Act.
- E. Liberty Life Assurance Company of Boston does not write accident and health insurance subject to the Affordable Care Act.

Note 25 - Changes in Incurred Losses and Loss Adjustment Expenses

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.

Note 26 - Intercompany Pooling Arrangements

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

Note 27 - Structured Settlements

The Company did not purchase any structured settlements in 2014.

Note 28 - Health Care Receivables

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

Note 29 - Participating Policies

For the year ending December 31, 2014 premiums earned under participating policies was \$40,600,000 , or 1.8% 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 \$6,203,199 in 2014 and did not allocate any additional income to such policyholders.

Note 30 – Premium Deficiency Reserves

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

Note 31 – Reserves for Life Contracts and Annuity Contracts

1. 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.
2. 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.
3. As of December 31, 2014 the Company had \$ 5,358,556,076 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.

NOTES TO FINANCIAL STATEMENTS

4. 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.
5. 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.
6. There were no other reserve changes for 2014.

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

A. Subject to discretionary withdrawal	General Account	Separate Account Nonguaranteed	Total	% of Total
1. With Market Value Adjustment	\$ -	\$ -	\$ -	0%
2. At Book Value less Surrender Chg	374,658,903		374,658,903	6.14%
3. At Market Value		39,801,711	39,801,711	0.65%
4. Total with adjustment or at Mkt Value	374,658,903	39,801,711	414,460,614	6.80%
5. At Book Value without adjustment	391,505,604		391,505,604	6.42%
B. Not Subject to Discretionary Withdrawal	5,231,838,777	60,058,960	5,291,897,737	86.78%
C. Total (gross)	5,998,003,284	99,860,671	6,097,863,955	100.00%
D. Reinsurance Ceded	36,784,467		36,784,467	
E. Total Net* (C-D)	\$ 5,961,218,817	\$ 99,860,671	\$ 6,061,079,488	

* 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)	\$ 4,854,631,580
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	3,698,578
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	1,102,888,659
4. Subtotal	5,961,218,817

Separate Account Annual Statement

5. Exhibit 3, Line 0299999, Column 2	\$ 7,035,327
6. Exhibit 3, Line 0399999, Column 2	-
7. Policyholder dividend and coupon accumulations	-
8. Policyholder premiums	-
9. Guaranteed interest contracts	-
10. Other contract deposit funds	92,825,344
11. Subtotal	\$ 99,860,671
12. Combined Total	\$ 6,061,079,488

Note 33 - Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2014 were as follows:

Type	Gross	Net of Loading
1. Industrial	\$ -	\$ -
2. Ordinary New Business	6,611,475	3,485,515
3. Ordinary Renewal Business	54,245,452	49,969,889
4. Credit Life	-	-
5. Group Life	15,328,738	14,563,881
6. Group Annuity	-	-
7. Totals	\$ 76,185,665	\$ 68,019,285

Note 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

NOTES TO FINANCIAL STATEMENTS

2. All Separate Account Assets of Liberty Life Assurance Company of Boston are legally insulated from the general account. As of December 31, 2014 and 2013 the amounts of legally insulated assets were \$ 100,413,940 and \$109,221,518, respectively.
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

	Nonguaranteed Separate Accounts
1. Premiums, considerations or deposits for year	\$ 2,670,253
2. Market Value invested assets at 12/31/2014	100,413,940
3. Assets Categorized by Withdrawal Characteristics:	
a. Subject to Discretionary Withdrawal	-
b. With Market Value adjustment	-
c. At book value without MV adjustment and with current surrender charge 5% or more	-
d. At Market Value	40,559,392
e. At book value without MV adjustment and with current surrender charge less than 5%	-
f. Subtotal	40,559,392
g. Not subject to discretionary withdrawal	59,854,548
h. Total withdrawal	-
Total Market Value	\$ 100,413,940

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.

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)	\$ 2,670,253
b. Transfers from Separate Accounts (Page 4, Line 10)	5,567,822
c. Net transfers	(2,897,569)
2. Reconciling Adjustments:	
a. Net transfer of reserves from (to) Separate Accounts	(532,555)
b. Other transfers to Separate Accounts	528,947
3. Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement	\$ (2,901,177)

Note 35 - Loss/Claim Adjustment Expenses

- A. The balance in the liability for unpaid accident and health claim adjustment expenses as of 2014 and 2013 was \$ 70.0 million and \$ 66.5 million, respectively.
- B. The Company incurred \$ 39.6 million of claim adjustment expenses in 2014.
- C. The Company paid \$ 36.2 million of claim adjustment expenses in 2014, of which \$ 13.9 million 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

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 [X]

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 Liberty 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 committee 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]

GENERAL INTERROGATORIES

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	\$ _____

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

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 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)
 Please reference Note 17B

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 No N/A

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ 368,160,553

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 No N/A

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes 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 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>286,214,084</u>
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ <u>286,214,084</u>
24.103 Total payable for securities lending reported on the liability page	\$ <u>286,214,084</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 No

GENERAL INTERROGATORIES

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 Placed under option agreements	\$ _____
	25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$ _____
	25.27 FHLB Capital Stock	\$ <u>6,553,700</u>
	25.28 On deposit with states	\$ <u>6,378,758</u>
	25.29 On deposit with other regulatory bodies	\$ <u>5,398,159</u>
	25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$ _____
	25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$ _____
	25.32 Other	\$ _____

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
FHLB CAPITAL STOCK	FEDERAL HOME LOAN BANK BOSTON	6,553,700

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

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 [X]

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 [X]

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 [X] 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	1 Chase Manhattan Plaza, NY, NY
Royal Trust	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 [X]

GENERAL INTERROGATORIES

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 Mgmt	175 Berkeley Street, Boston, MA, 02116
N/A	Liberty Mutual Investment Advisors, LLC	175 Berkeley Street, Boston, MA, 02116
N/A	Stancorp Mortgage Investors	110 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 [X]

29.2 If yes, complete the following schedule:

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

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	12,986,231,915	14,380,757,017	1,394,525,102
30.2 Preferred stocks	996,322	1,831,091	834,769
30.3 Totals	12,987,228,237	14,382,588,108	1,395,359,871

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

The primary source for reported fair values is our pricing vendor, Interactive Data Corporation, followed by backfill from Reuters, Bloomberg, Barclays, Merrill Lynch, and Markit for Term Loan securities. 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 []

GENERAL INTERROGATORIES

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 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?

\$ 394,357

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 Name	2 Amount Paid
American Council of Life Insurers	\$ 146,234
.....	\$
.....	\$

34.1 Amount of payments for legal expenses, if any?

\$ 1,341,408

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?

\$ 52,838

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	\$ 35,876
Life Insurance Council of New York	\$ 16,962
.....	\$

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 Current Year		2 Prior Year	
2.1 Premium Numerator	\$		\$	
2.2 Premium Denominator	\$	2,410,576,810	\$	2,095,921,241
2.3 Premium Ratio (2.1 / 2.2)				
2.4 Reserve Numerator	\$		\$	
2.5 Reserve Denominator	\$	11,754,660,064	\$	10,519,552,484
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:

.....

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 \$ 98,519,947
 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: \$ 696,893,842

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 Reinsurance Assumed	2 Reinsurance Ceded	3 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 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	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
Greater of total premi	None	N/A	N/A	2,617,651	9,801	Exhibit 5	0	
Greater of total premi	None	N/A	N/A	4,487,703	11,746	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

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

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

12.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes No N/A

12.2 If the answer to 12.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
.....

13. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).

13.1 Direct Premium Written	\$	698,428,400
13.2 Total Incurred Claims	\$	144,721,622
13.3 Number of Covered Lives		389,058

*Ordinary Life Insurance Includes
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

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
	2014	2013	2012	2011	2010
Life Insurance in Force					
(Exhibit of Life Insurance)					
1. Ordinary-whole life and endowment (Line 34, Col. 4)	15,198,037	14,029,608	12,967,211	11,776,411	10,391,264
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4)	38,671,552	36,090,626	33,721,124	31,270,125	29,144,825
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	148,946,517	118,054,035	96,588,413	88,275,988	80,226,186
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	202,816,106	168,174,269	143,276,748	131,322,524	119,762,275
New Business Issued					
(Exhibit of Life Insurance)					
8. Ordinary-whole life and endowment (Line 34, Col. 2)	1,757,133	1,628,622	1,682,199	1,732,883	1,425,285
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2)	4,797,750	4,615,283	4,582,066	4,216,113	4,152,920
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)	28,801,578	22,737,097	12,516,706	15,302,562	10,489,388
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	35,356,461	28,981,002	18,780,971	21,251,558	16,067,593
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)	612,159,516	548,616,394	594,948,181	557,271,455	481,692,848
15.2 Ordinary individual annuities (Line 20.4, Col. 4)	778,719,418	662,922,195	427,975,911	292,458,087	211,856,989
16. Credit life, (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	300,868,052	226,750,668	195,030,886	182,084,350	169,695,286
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)	718,825,544	657,624,440	589,112,663	609,665,483	527,027,383
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)	4,280	5,544	7,314	9,276	14,372
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	2,410,576,810	2,095,921,241	1,807,075,955	1,641,488,651	1,390,293,767
Balance Sheet					
(Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	14,528,340,838	13,005,869,465	12,051,307,622	11,077,505,953	10,267,402,794
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	13,625,899,952	12,288,987,941	11,362,669,476	10,416,874,261	9,629,749,400
23. Aggregate life reserves (Page 3, Line 1)	9,896,637,432	8,816,718,056	7,933,778,555	7,169,591,274	6,526,923,589
24. Aggregate A & H reserves (Page 3, Line 2)	1,766,562,794	1,608,616,588	1,495,794,099	1,409,376,933	1,267,356,865
25. Deposit-type contract funds (Page 3, Line 3)	1,102,888,659	1,017,120,891	946,955,050	907,773,479	886,137,391
26. Asset valuation reserve (Page 3, Line 24.01)	94,090,812	82,909,987	91,310,767	79,903,081	68,126,983
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)	899,940,886	714,381,524	686,138,146	658,131,692	635,153,394
Cash Flow (Page 5)					
29. Net cash from operations (Line 11)	1,245,431,060	1,118,917,637	941,453,283	769,551,920	712,790,860
Risk-Based Capital Analysis					
30. Total adjusted capital	999,691,920	799,791,511	783,811,077	744,971,693	711,978,346
31. Authorized control level risk-based capital	145,831,124	121,227,029	115,445,082	111,397,960	97,150,199
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)	90.1	90.9	88.8	88.3	87.4
33. Stocks (Lines 2.1 and 2.2)	0.2	0.2	1.0	1.1	1.1
34. Mortgage loans on real estate (Lines 3.1 and 3.2)	3.6	2.9	2.0	1.9	1.8
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	1.4	1.0	1.3	1.3	1.5
37. Contract loans (Line 6)	0.9	0.9	1.0	1.1	1.1
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)	1.8	1.7	1.7	1.6	1.4
40. Receivables for securities (Line 9)	0.0	0.0	0.1	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	2.0	2.4	4.2	4.8	5.8
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
	2014	2013	2012	2011	2010
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)	15,517,570	15,040,513	109,188,986	106,983,106	104,895,818
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	15,517,570	15,040,513	109,188,986	106,983,106	104,895,818
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)	137,459,865	133,458,149	94,280,569	60,897,361	46,607,951
53. Total admitted assets (Page 2, Line 28, Col. 3)	14,628,754,778	13,115,090,983	12,403,179,525	15,165,147,528	14,160,737,501
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	637,392,786	607,888,826	571,705,065	542,626,618	524,185,440
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	2,850,210	(5,923,028)	(24,797)	846,742	(5,883,877)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	12,361,085	(17,916,810)	3,751,940	2,901,294	13,663,619
57. Total of above Lines 54, 55 and 56	652,604,081	584,048,988	575,432,208	546,374,654	531,965,182
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)	858,612,756	775,840,186	672,962,200	629,202,233	569,531,752
59. Total contract benefits-A & H (Lines 13 & 14, Cols. 9, 10 & 11)	520,447,557	468,586,475	447,852,104	417,199,826	375,603,716
60. Increase in life reserves-other than group and annuities (Line 19, Cols. 2 & 3)	470,122,473	388,827,786	478,205,717	465,256,116	392,583,336
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	157,946,206	112,822,489	89,955,246	142,020,068	119,045,287
62. Dividends to policyholders (Line 30, Col. 1)	6,121,550	6,300,268	7,547,853	8,588,893	12,116,297
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	11.6	13.1	13.4	11.7	12.9
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	5.6	5.9	6.1	6.3	6.6
65. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	94.7	88.8	91.7	92.1	94.4
66. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)	0.3	0.3	0.5	0.4	0.5
67. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	14.3	18.5	16.6	11.9	13.7
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims-group health (Sch. H, Part 3, Line 3.1, Col. 2)	1,628,964,346	1,427,893,720	1,351,467,610	1,246,785,595	1,115,276,062
69. Prior years' claim liability and reserve-group health (Sch. H, Part 3, Line 3.2, Col. 2)	1,631,028,070	1,517,655,144	1,426,293,039	1,283,206,904	1,158,291,213
70. Incurred losses on prior years' claims-health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)	190,950	175,971	157,989	193,262	295,902
71. Prior years' claim liability and reserve-health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2)	156,376	153,946	146,032	239,333	266,837
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)	(3,588,402)	11,984,307	(4,281,894)	3,835,237	(1,525,515)
74. Ordinary-individual annuities (Col. 4)	1,699,847	(1,747,302)	3,530,947	4,895,781	4,787,826
75. Ordinary-supplementary contracts (Col. 5)	(243,799)	(232,264)	(265,704)	(63,400)	16,784
76. Credit life (Col. 6)					
77. Group life (Col. 7)	18,781,258	9,025,735	5,205,547	(2,732,319)	21,028,638
78. Group annuities (Col. 8)	234,639	1,341,021	989,911	2,775,614	1,814,761
79. A & H-group (Col. 9)	17,277,449	24,721,087	26,219,928	43,751,947	22,300,090
80. A & H-credit (Col. 10)					
81. A & H-other (Col. 11)	(13,126)	(18,634)	(24,411)	47,274	4,322
82. Aggregate of all other lines of business (Col. 12)					
83. Total (Col. 1)	34,147,866	45,073,950	31,374,324	52,510,134	48,426,906

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:

**DIRECT BUSINESS IN THE STATE OF: ALABAMA
DURING THE YEAR 2014**



65315201443001100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	7,589,006				8,354,210				15,943,216	
2. Annuity considerations	6,594,089								6,594,089	
3. Deposit-type contract funds	150,000		X X X				X X X		150,000	
4. Other considerations										
5. Totals (Lines 1 to 4)	14,333,095				8,354,210				22,687,305	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(2,001)								(2,001)	
6.2 Applied to pay renewal premiums	1,369								1,369	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	39,061								39,061	
6.4 Other	61								61	
6.5 Totals (Sum of Lines 6.1 to 6.4)	38,490								38,490	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	38,490								38,490	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	721,701				7,104,490				7,826,191	
10. Matured endowments					228,468				4,318,576	
11. Annuity benefits	4,090,108								1,957,645	
12. Surrender values and withdrawals for life contracts	1,957,645									
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	6,769,454				7,332,958				14,102,412	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	195,449			13	700,000			17	895,449
17. Incurred during current year	11	613,900			121	7,015,804			132	7,629,704
Settled during current year:										
18.1 By payment in full	11	721,701			119	7,104,490			130	7,826,191
18.2 By payment on compromised claims										
18.3 Total paid	11	721,701			119	7,104,490			130	7,826,191
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	11	721,701			119	7,104,490			130	7,826,191
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	87,648			15	611,314			19	698,962
POLICY EXHIBIT										
20. In force December 31, prior year	2,788	272,612,421	(a)		15	3,328,266,000			2,803	3,600,878,421
21. Issued during year	327	32,580,140			2	610,712,000			329	643,292,140
22. Other changes to in force (Net)	(220)	(19,558,456)				(258,679,000)			(220)	(278,237,456)
23. In force December 31, current year	2,895	285,634,105	(a)		17	3,680,299,000			2,912	3,965,933,105

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	11,320,142	11,361,174		8,878,926	11,436,984
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,320,142	11,361,174		8,878,926	11,436,984

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

**DIRECT BUSINESS IN THE STATE OF: ALASKA
DURING THE YEAR 2014**



65315201443002100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	74,368				202,065				276,433	
2. Annuity considerations	300								300	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	74,668				202,065				276,733	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(36)								(36)	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	590								590	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	554								554	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	554								554	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits					369,300				369,300	
10. Matured endowments										
11. Annuity benefits	227,736				2,798				230,534	
12. Surrender values and withdrawals for life contracts	232,583				23,799				256,382	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	460,319				395,897				856,216	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year					7	497,300			7	497,300
Settled during current year:										
18.1 By payment in full					5	369,300			5	369,300
18.2 By payment on compromised claims										
18.3 Total paid					5	369,300			5	369,300
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements					5	369,300			5	369,300
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					2	128,000			2	128,000
POLICY EXHIBIT										
20. In force December 31, prior year	30	6,874,103	(a)		1	32,201,141			31	39,075,244
21. Issued during year						67,443,000				67,443,000
22. Other changes to in force (Net)	(2)	(499,629)			7	10,428,264			5	9,928,635
23. In force December 31, current year	28	6,374,474	(a)		8	110,072,405			36	116,446,879

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	588,578	590,711		327,126	421,372
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	588,578	590,711		327,126	421,372

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

**DIRECT BUSINESS IN THE STATE OF: ARIZONA
DURING THE YEAR 2014**



65315201443003100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	6,168,452				4,831,533				10,999,985	
2. Annuity considerations	1,253,255								1,253,255	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	7,421,707				4,831,533				12,253,240	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	602								602	
6.2 Applied to pay renewal premiums	2,414								2,414	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	58,144								58,144	
6.4 Other	888								888	
6.5 Totals (Sum of Lines 6.1 to 6.4)	62,048								62,048	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	62,048								62,048	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	2,548,469				4,127,112				6,675,581	
10. Matured endowments										
11. Annuity benefits	6,327,103				382,791				6,709,894	
12. Surrender values and withdrawals for life contracts	3,155,237				111,419				3,266,656	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	12,030,809				4,621,322				16,652,131	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	7	305,368			12	685,850			19	991,218
17. Incurred during current year	29	2,551,862			65	4,364,774			94	6,916,636
Settled during current year:										
18.1 By payment in full	27	2,548,469			64	4,127,112			91	6,675,581
18.2 By payment on compromised claims										
18.3 Total paid	27	2,548,469			64	4,127,112			91	6,675,581
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	27	2,548,469			64	4,127,112			91	6,675,581
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	9	308,761			13	923,512			22	1,232,273
POLICY EXHIBIT										
20. In force December 31, prior year	7,209	1,188,467,424	(a)		3	2,019,684,662			7,212	3,208,152,086
21. Issued during year	1,030	161,803,512			1	372,223,000			1,031	534,026,512
22. Other changes to in force (Net)	(616)	(74,190,242)			48	187,397,317			(568)	113,207,075
23. In force December 31, current year	7,623	1,276,080,694	(a)		52	2,579,304,979			7,675	3,855,385,673

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5	
	Direct Premiums		Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	12,610,375		12,656,084		9,861,477	12,702,612
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual policies:						
25.1 Non-cancelable (b)						
25.2 Guaranteed renewable (b)						
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)						
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	12,610,375		12,656,084		9,861,477	12,702,612

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

**DIRECT BUSINESS IN THE STATE OF: ARKANSAS
DURING THE YEAR 2014**



65315201443004100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	2,425,641				3,712,835				6,138,476	
2. Annuity considerations	6,974,735								6,974,735	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	9,400,376				3,712,835				13,113,211	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(1,794)								(1,794)	
6.2 Applied to pay renewal premiums	87								87	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	15,874								15,874	
6.4 Other	134								134	
6.5 Totals (Sum of Lines 6.1 to 6.4)	14,301								14,301	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	14,301								14,301	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	353,498				2,916,876				3,270,374	
10. Matured endowments					92,776				1,220,772	
11. Annuity benefits	1,127,996								1,511,437	
12. Surrender values and withdrawals for life contracts	1,511,437								1,511,437	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	2,992,931				3,009,652				6,002,583	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	50,000			8	494,400			10	544,400
17. Incurred during current year	8	753,378			47	2,811,876			55	3,565,254
Settled during current year:										
18.1 By payment in full	7	353,498			48	2,916,876			55	3,270,374
18.2 By payment on compromised claims										
18.3 Total paid	7	353,498			48	2,916,876			55	3,270,374
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	353,498			48	2,916,876			55	3,270,374
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	449,880			7	389,400			10	839,280
POLICY EXHIBIT										
20. In force December 31, prior year	663	52,203,125	(a)		2	1,079,121,000			665	1,131,324,125
21. Issued during year	107	8,459,684				78,696,000			107	87,155,684
22. Other changes to in force (Net)	(34)	(3,144,422)				70,129,000			(34)	66,984,578
23. In force December 31, current year	736	57,518,387	(a)		2	1,227,946,000			738	1,285,464,387

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	7,843,116	7,871,545		5,348,337	6,889,217
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,843,116	7,871,545		5,348,337	6,889,217

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

**DIRECT BUSINESS IN THE STATE OF: CALIFORNIA
DURING THE YEAR 2014**



65315201443005100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	42,950,701				34,799,514				77,750,215	
2. Annuity considerations	4,011,618								4,011,618	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	46,962,319				34,799,514				81,761,833	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	6,592								6,592	
6.2 Applied to pay renewal premiums	19,727								19,727	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	364,955								364,955	
6.4 Other	4,564								4,564	
6.5 Totals (Sum of Lines 6.1 to 6.4)	395,838								395,838	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	395,838								395,838	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	9,057,031				25,628,851				34,685,882	
10. Matured endowments					924,504				924,504	
11. Annuity benefits	51,565,194				1,339,145				52,904,339	
12. Surrender values and withdrawals for life contracts	12,142,674								13,481,819	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	72,764,899				27,892,500				100,657,399	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	28	2,010,706			44	4,274,760			72	6,285,466
17. Incurred during current year	105	9,281,501			393	26,820,941			498	36,102,442
Settled during current year:										
18.1 By payment in full	112	9,057,031			369	25,628,851			481	34,685,882
18.2 By payment on compromised claims										
18.3 Total paid	112	9,057,031			369	25,628,851			481	34,685,882
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	112	9,057,031			369	25,628,851			481	34,685,882
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	21	2,235,176			68	5,466,850			89	7,702,026
POLICY EXHIBIT										
20. In force December 31, prior year	20,820	3,610,987,756	(a)		34	18,099,784,006			20,854	21,710,771,762
21. Issued during year	2,366	489,268,407			6	4,872,433,000			2,372	5,361,701,407
22. Other changes to in force (Net)	(1,373)	(208,682,232)			1,151	(5,941,589,980)			(222)	(6,150,272,212)
23. In force December 31, current year	21,813	3,891,573,931	(a)		1,191	17,030,627,026			23,004	20,922,200,957

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	127,645,811	128,108,485		103,892,567	133,824,478
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)	721	716		10,050	6,078
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	721	716		10,050	6,078
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	127,646,532	128,109,201		103,902,617	133,830,556

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

**DIRECT BUSINESS IN THE STATE OF: COLORADO
DURING THE YEAR 2014**



65315201443006100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	3,864,579				4,895,905				8,760,484	
2. Annuity considerations	286,347								286,347	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	4,150,926				4,895,905				9,046,831	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	357								357	
6.2 Applied to pay renewal premiums	1,419								1,419	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	43,179								43,179	
6.4 Other	563								563	
6.5 Totals (Sum of Lines 6.1 to 6.4)	45,518								45,518	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	45,518								45,518	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	1,103,531				4,043,138				5,146,669	
10. Matured endowments										
11. Annuity benefits	4,997,062				148,332				5,145,394	
12. Surrender values and withdrawals for life contracts	608,379				99,177				707,556	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	6,708,972				4,290,647				10,999,619	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year					4	279,500			4	279,500
17. Incurred during current year	10	1,153,531			47	3,787,344			57	4,940,875
Settled during current year:										
18.1 By payment in full	9	1,103,531			47	4,043,138			56	5,146,669
18.2 By payment on compromised claims										
18.3 Total paid	9	1,103,531			47	4,043,138			56	5,146,669
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	9	1,103,531			47	4,043,138			56	5,146,669
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	50,000			4	23,706			5	73,706
POLICY EXHIBIT										
20. In force December 31, prior year	3,865	661,504,533	(a)		7	1,940,058,037			3,872	2,601,562,570
21. Issued during year	478	100,975,142			1	251,963,000			479	352,938,142
22. Other changes to in force (Net)	(233)	(39,228,081)			75	113,993,631			(158)	74,765,550
23. In force December 31, current year	4,110	723,251,594	(a)		83	2,306,014,668			4,193	3,029,266,262

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5	
	Direct Premiums		Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	9,698,996		9,734,152		7,602,498	9,792,812
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual policies:						
25.1 Non-cancelable (b)	445		442		7,500	4,536
25.2 Guaranteed renewable (b)						
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)	445		442		7,500	4,536
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,699,441		9,734,594		7,609,998	9,797,348

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

**DIRECT BUSINESS IN THE STATE OF: CONNECTICUT
DURING THE YEAR 2014**



65315201443007100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	21,342,209				3,795,901				25,138,110	
2. Annuity considerations	6,831,827								6,831,827	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	28,174,036				3,795,901				31,969,937	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	4,968								4,968	
6.2 Applied to pay renewal premiums	28,976								28,976	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	232,253								232,253	
6.4 Other	2,621								2,621	
6.5 Totals (Sum of Lines 6.1 to 6.4)	268,818								268,818	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	268,818								268,818	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	2,284,682				2,631,859				4,916,541	
10. Matured endowments					202,097				2,475,194	
11. Annuity benefits	2,273,097								2,648,593	
12. Surrender values and withdrawals for life contracts	2,648,593								2,648,593	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	7,206,372				2,833,956				10,040,328	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	162,372			12	999,250			15	1,161,622
17. Incurred during current year	55	2,475,938			52	1,817,043			107	4,292,981
Settled during current year:										
18.1 By payment in full	50	2,284,682			57	2,631,859			107	4,916,541
18.2 By payment on compromised claims										
18.3 Total paid	50	2,284,682			57	2,631,859			107	4,916,541
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	50	2,284,682			57	2,631,859			107	4,916,541
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	8	353,628			7	184,434			15	538,062
POLICY EXHIBIT										
20. In force December 31, prior year	11,369	1,582,019,233	(a)		10	1,498,234,000			11,379	3,080,253,233
21. Issued during year	1,295	198,318,756			1	182,076,000			1,296	380,394,756
22. Other changes to in force (Net)	(652)	(92,805,118)			(2)	521,843,000			(654)	429,037,882
23. In force December 31, current year	12,012	1,687,532,871	(a)		9	2,202,153,000			12,021	3,889,685,871

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	21,664,875	21,743,403		7,279,137	9,376,288
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)	393	390		6,000	3,629
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	393	390		6,000	3,629
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	21,665,268	21,743,793		7,285,137	9,379,917

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

**DIRECT BUSINESS IN THE STATE OF: DELAWARE
DURING THE YEAR 2014**



65315201443008100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	6,632,331				789,543				7,421,874	
2. Annuity considerations	341,579,680								341,579,680	
3. Deposit-type contract funds	83,159,858		X X X				X X X		83,159,858	
4. Other considerations										
5. Totals (Lines 1 to 4)	431,371,869				789,543				432,161,412	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	2,982								2,982	
6.2 Applied to pay renewal premiums	3,787								3,787	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	42,651								42,651	
6.4 Other	425								425	
6.5 Totals (Sum of Lines 6.1 to 6.4)	49,845								49,845	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	49,845								49,845	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	725,554				244,658				970,212	
10. Matured endowments										
11. Annuity benefits	69,832,280				70,096				69,902,376	
12. Surrender values and withdrawals for life contracts	851,737				179,490				1,031,227	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	71,409,571				494,244				71,903,815	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	87,207			2	98,000			5	185,207
17. Incurred during current year	11	682,601			10	198,658			21	881,259
Settled during current year:										
18.1 By payment in full	12	725,554			11	244,658			23	970,212
18.2 By payment on compromised claims										
18.3 Total paid	12	725,554			11	244,658			23	970,212
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	725,554			11	244,658			23	970,212
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	44,254			1	52,000			3	96,254
POLICY EXHIBIT										
20. In force December 31, prior year	3,613	655,068,909	(a)		3	156,380,830			3,616	811,449,739
21. Issued during year	361	50,360,335			1	438,333,000			362	488,693,335
22. Other changes to in force (Net)	(142)	(22,564,890)			41	(8,539,796)			(101)	(31,104,686)
23. In force December 31, current year	3,832	682,864,354	(a)		45	586,174,034			3,877	1,269,038,388

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	1,925,839	1,932,820		1,499,722	1,931,798
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,925,839	1,932,820		1,499,722	1,931,798

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

**DIRECT BUSINESS IN THE STATE OF: DISTRICT OF COLUMBIA
DURING THE YEAR 2014**



65315201443009100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	827,578				593,743				1,421,321	
2. Annuity considerations	1,340,250								1,340,250	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	2,167,828				593,743				2,761,571	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	205								205	
6.2 Applied to pay renewal premiums	129								129	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,709								7,709	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,043								8,043	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	8,043								8,043	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	313,081				56,238				369,319	
10. Matured endowments										
11. Annuity benefits	276,061				6,880				282,941	
12. Surrender values and withdrawals for life contracts	57,603				209				57,812	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	646,745				63,327				710,072	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	200,000							1	200,000
17. Incurred during current year	3	113,081			1	56,238			4	169,319
Settled during current year:										
18.1 By payment in full	4	313,081			1	56,238			5	369,319
18.2 By payment on compromised claims										
18.3 Total paid	4	313,081			1	56,238			5	369,319
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	313,081			1	56,238			5	369,319
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	552	80,357,480	(a)		3	195,501,983			555	275,859,463
21. Issued during year	77	17,119,581				128,910,000			77	146,029,581
22. Other changes to in force (Net)	(42)	(4,009,720)			9	(65,164,745)			(33)	(69,174,465)
23. In force December 31, current year	587	93,467,341	(a)		12	259,247,238			599	352,714,579

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	1,313,970	1,318,733		180,397	232,371
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,313,970	1,318,733		180,397	232,371

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

**DIRECT BUSINESS IN THE STATE OF: FLORIDA
DURING THE YEAR 2014**



65315201443010100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	24,253,103				14,119,257				38,372,360	
2. Annuity considerations	11,652,987								11,652,987	
3. Deposit-type contract funds	255,911		X X X				X X X		255,911	
4. Other considerations										
5. Totals (Lines 1 to 4)	36,162,001				14,119,257				50,281,258	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	6,028								6,028	
6.2 Applied to pay renewal premiums	25,347								25,347	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	237,706								237,706	
6.4 Other	3,322								3,322	
6.5 Totals (Sum of Lines 6.1 to 6.4)	272,403								272,403	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	272,403								272,403	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	3,835,826				12,738,030				16,573,856	
10. Matured endowments					1,772,816				28,678,582	
11. Annuity benefits	26,905,766				541,795				7,785,984	
12. Surrender values and withdrawals for life contracts	7,244,189									
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	37,985,781				15,052,641				53,038,422	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	14	1,396,345			34	1,300,343			48	2,696,688
17. Incurred during current year	64	2,923,402			274	13,167,706			338	16,091,108
Settled during current year:										
18.1 By payment in full	67	3,835,986			275	12,738,030			342	16,574,016
18.2 By payment on compromised claims										
18.3 Total paid	67	3,835,986			275	12,738,030			342	16,574,016
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	67	3,835,986			275	12,738,030			342	16,574,016
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	11	483,761			33	1,730,019			44	2,213,780
POLICY EXHIBIT										
20. In force December 31, prior year	11,528	1,184,124,862	(a)		13	5,432,130,791			11,541	6,616,255,653
21. Issued during year	1,300	150,836,213			3	1,482,123,000			1,303	1,632,959,213
22. Other changes to in force (Net)	(944)	(87,473,469)			233	1,923,767,630			(711)	1,836,294,161
23. In force December 31, current year	11,884	1,247,487,606	(a)		249	8,838,021,421			12,133	10,085,509,027

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	29,103,328	29,208,818		25,972,022	33,454,677
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)	142	141		4,210	2,546
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	142	141		4,210	2,546
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	29,103,470	29,208,959		25,976,232	33,457,223

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

**DIRECT BUSINESS IN THE STATE OF: GEORGIA
DURING THE YEAR 2014**



65315201443011100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	10,849,927				9,096,720				19,946,647	
2. Annuity considerations	5,300,533								5,300,533	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	16,150,460				9,096,720				25,247,180	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	2,535								2,535	
6.2 Applied to pay renewal premiums	8,511								8,511	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	149,560								149,560	
6.4 Other	1,773								1,773	
6.5 Totals (Sum of Lines 6.1 to 6.4)	162,379								162,379	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	162,379								162,379	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	2,381,267				7,925,152				10,306,419	
10. Matured endowments					708,731				12,796,477	
11. Annuity benefits	12,087,746								1,983,734	
12. Surrender values and withdrawals for life contracts	1,983,734									
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	16,452,747				8,633,883				25,086,630	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	13	871,179			17	2,502,520			30	3,373,699
17. Incurred during current year	44	2,194,733			120	6,993,245			164	9,187,978
Settled during current year:										
18.1 By payment in full	46	2,381,267			114	7,925,152			160	10,306,419
18.2 By payment on compromised claims										
18.3 Total paid	46	2,381,267			114	7,925,152			160	10,306,419
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	46	2,381,267			114	7,925,152			160	10,306,419
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	11	684,645			23	1,570,613			34	2,255,258
POLICY EXHIBIT										
20. In force December 31, prior year	13,909	2,156,635,804	(a)		18	4,259,669,000			13,927	6,416,304,804
21. Issued during year	1,672	259,248,491			3	542,879,000			1,675	802,127,491
22. Other changes to in force (Net)	(1,112)	(161,268,248)			(2)	(84,797,000)			(1,114)	(246,065,248)
23. In force December 31, current year	14,469	2,254,616,047	(a)		19	4,717,751,000			14,488	6,972,367,047

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	18,405,992	18,472,707		14,839,974	19,115,436
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	18,405,992	18,472,707		14,839,974	19,115,436

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

**DIRECT BUSINESS IN THE STATE OF: HAWAII
DURING THE YEAR 2014**



65315201443012100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	2,928,500				568,342				3,496,842	
2. Annuity considerations	187,882								187,882	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	3,116,382				568,342				3,684,724	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	2,187								2,187	
6.2 Applied to pay renewal premiums	8,683								8,683	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	66,978								66,978	
6.4 Other	138								138	
6.5 Totals (Sum of Lines 6.1 to 6.4)	77,986								77,986	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	77,986								77,986	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	329,224				401,000				730,224	
10. Matured endowments					5,738				1,002,775	
11. Annuity benefits	997,037								538,675	
12. Surrender values and withdrawals for life contracts	538,675									
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	1,864,936				406,738				2,271,674	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	15,611							1	15,611
17. Incurred during current year	6	442,158			5	455,000			11	897,158
Settled during current year:										
18.1 By payment in full	6	329,224			4	401,000			10	730,224
18.2 By payment on compromised claims										
18.3 Total paid	6	329,224			4	401,000			10	730,224
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	329,224			4	401,000			10	730,224
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	128,545			1	54,000			2	182,545
POLICY EXHIBIT										
20. In force December 31, prior year	2,563	327,711,008	(a)		1	225,523,000			2,564	553,234,008
21. Issued during year	183	30,024,507				31,487,000			183	61,511,507
22. Other changes to in force (Net)	(129)	(16,228,396)				44,106,000			(129)	27,877,604
23. In force December 31, current year	2,617	341,507,119	(a)		1	301,116,000			2,618	642,623,119

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5	
	Direct Premiums		Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	3,724,752		3,738,252		2,545,765	3,279,212
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual policies:						
25.1 Non-cancelable (b)						
25.2 Guaranteed renewable (b)						
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)						
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,724,752		3,738,252		2,545,765	3,279,212

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

**DIRECT BUSINESS IN THE STATE OF: IDAHO
DURING THE YEAR 2014**



65315201443013100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	1,877,891				291,354				2,169,245	
2. Annuity considerations	70,243								70,243	
3. Deposit-type contract funds	100,000		X X X				X X X		100,000	
4. Other considerations										
5. Totals (Lines 1 to 4)	2,048,134				291,354				2,339,488	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	494								494	
6.2 Applied to pay renewal premiums	265								265	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	13,317								13,317	
6.4 Other	443								443	
6.5 Totals (Sum of Lines 6.1 to 6.4)	14,519								14,519	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	14,519								14,519	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	1,492,595				409,550				1,902,145	
10. Matured endowments					4,676				4,676	
11. Annuity benefits	761,683								766,359	
12. Surrender values and withdrawals for life contracts	471,493								471,493	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	2,725,771				414,226				3,139,997	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	550,000							3	550,000
17. Incurred during current year	8	942,595			10	410,550			18	1,353,145
Settled during current year:										
18.1 By payment in full	11	1,492,595			9	409,550			20	1,902,145
18.2 By payment on compromised claims										
18.3 Total paid	11	1,492,595			9	409,550			20	1,902,145
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	11	1,492,595			9	409,550			20	1,902,145
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					1	1,000			1	1,000
POLICY EXHIBIT										
20. In force December 31, prior year	1,842	271,153,646	(a)		1	97,319,000			1,843	368,472,646
21. Issued during year	142	25,430,080				41,460,000			142	66,890,080
22. Other changes to in force (Net)	(172)	(28,381,126)				6,364,000			(172)	(22,017,126)
23. In force December 31, current year	1,812	268,202,600	(a)		1	145,143,000			1,813	413,345,600

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5	
	Direct Premiums		Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	1,165,767		1,169,993		778,707	1,003,056
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual policies:						
25.1 Non-cancelable (b)						
25.2 Guaranteed renewable (b)						
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)						
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,165,767		1,169,993		778,707	1,003,056

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

**DIRECT BUSINESS IN THE STATE OF: ILLINOIS
DURING THE YEAR 2014**



65315201443014100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	12,603,555				9,135,661				21,739,216	
2. Annuity considerations	6,302,499								6,302,499	
3. Deposit-type contract funds	669,921		X X X				X X X		669,921	
4. Other considerations										
5. Totals (Lines 1 to 4)	19,575,975				9,135,661				28,711,636	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(354)								(354)	
6.2 Applied to pay renewal premiums	15,333								15,333	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	162,172								162,172	
6.4 Other	2,994								2,994	
6.5 Totals (Sum of Lines 6.1 to 6.4)	180,145								180,145	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	180,145								180,145	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	3,574,644				7,041,135				10,615,779	
10. Matured endowments										
11. Annuity benefits	6,643,330				1,531,310				8,174,640	
12. Surrender values and withdrawals for life contracts	3,283,736								3,283,736	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	13,501,710				8,572,445				22,074,155	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	12	328,793			10	704,000			22	1,032,793
17. Incurred during current year	56	3,617,580			107	6,624,385			163	10,241,965
Settled during current year:										
18.1 By payment in full	57	3,574,644			108	7,041,135			165	10,615,779
18.2 By payment on compromised claims										
18.3 Total paid	57	3,574,644			108	7,041,135			165	10,615,779
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	57	3,574,644			108	7,041,135			165	10,615,779
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	11	371,729			9	287,250			20	658,979
POLICY EXHIBIT										
					No. of Policies					
20. In force December 31, prior year	8,059	912,719,367	(a)		15	3,578,112,000			8,074	4,490,831,367
21. Issued during year	955	133,412,576			5	1,462,594,000			960	1,596,006,576
22. Other changes to in force (Net)	(484)	(57,903,413)			(1)	(653,604,000)			(485)	(711,507,413)
23. In force December 31, current year	8,530	988,228,530	(a)		19	4,387,102,000			8,549	5,375,330,530

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	22,444,031	22,525,383		16,977,583	21,868,900
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	22,444,031	22,525,383		16,977,583	21,868,900

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

**DIRECT BUSINESS IN THE STATE OF: INDIANA
DURING THE YEAR 2014**



65315201443015100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	7,944,234				7,240,775				15,185,009	
2. Annuity considerations	2,661,301								2,661,301	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	10,605,535				7,240,775				17,846,310	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(2,936)								(2,936)	
6.2 Applied to pay renewal premiums	5,551								5,551	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	69,308								69,308	
6.4 Other	471								471	
6.5 Totals (Sum of Lines 6.1 to 6.4)	72,394								72,394	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	72,394								72,394	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	1,930,620				7,762,013				9,692,633	
10. Matured endowments					266,234				4,161,083	
11. Annuity benefits	3,894,849								1,761,814	
12. Surrender values and withdrawals for life contracts	1,761,814									
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	7,587,283				8,028,247				15,615,530	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	5	161,422			15	1,806,000			20	1,967,422
17. Incurred during current year	39	2,493,366			152	6,541,317			191	9,034,683
Settled during current year:										
18.1 By payment in full	37	1,930,620			148	7,762,013			185	9,692,633
18.2 By payment on compromised claims										
18.3 Total paid	37	1,930,620			148	7,762,013			185	9,692,633
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	37	1,930,620			148	7,762,013			185	9,692,633
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	7	724,168			19	585,304			26	1,309,472
POLICY EXHIBIT										
20. In force December 31, prior year	3,939	421,232,221	(a)		6	2,204,501,000			3,945	2,625,733,221
21. Issued during year	510	69,862,581				353,211,000			510	423,073,581
22. Other changes to in force (Net)	(248)	(26,897,941)			(2)	283,384,000			(250)	256,486,059
23. In force December 31, current year	4,201	464,196,861	(a)		4	2,841,096,000			4,205	3,305,292,861

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	13,431,330	13,480,014		10,707,058	13,791,809
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)	29	29			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	29	29			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	13,431,359	13,480,043		10,707,058	13,791,809

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

**DIRECT BUSINESS IN THE STATE OF: IOWA
DURING THE YEAR 2014**



65315201443016100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance		1,238,067				946,239				2,184,306
2. Annuity considerations		60,000								60,000
3. Deposit-type contract funds				X X X				X X X		
4. Other considerations										
5. Totals (Lines 1 to 4)		1,298,067				946,239				2,244,306
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit		(1,777)								(1,777)
6.2 Applied to pay renewal premiums		374								374
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		19,575								19,575
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)		18,172								18,172
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)		18,172								18,172
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits		771,901				581,432				1,353,333
10. Matured endowments										
11. Annuity benefits		1,193,115				216,411				1,409,526
12. Surrender values and withdrawals for life contracts		347,022				1,508				348,530
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals		2,312,038				799,351				3,111,389
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	160,565			3	83,288			6	243,853
17. Incurred during current year	17	611,336			26	533,644			43	1,144,980
Settled during current year:										
18.1 By payment in full	20	771,901			25	581,432			45	1,353,333
18.2 By payment on compromised claims										
18.3 Total paid	20	771,901			25	581,432			45	1,353,333
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	20	771,901			25	581,432			45	1,353,333
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					4	35,500			4	35,500
POLICY EXHIBIT										
20. In force December 31, prior year	609	48,667,696	(a)		1	297,626,114			610	346,293,810
21. Issued during year	26	2,977,426				144,373,000			26	147,350,426
22. Other changes to in force (Net)	(38)	(2,112,607)			94	80,770,356			56	78,657,749
23. In force December 31, current year	597	49,532,515	(a)		95	522,769,470			692	572,301,985

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5	
	Direct Premiums		Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)		6,421,101	6,444,375		2,589,990	3,336,178
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual policies:						
25.1 Non-cancelable (b)						
25.2 Guaranteed renewable (b)						
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)						
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		6,421,101	6,444,375		2,589,990	3,336,178

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

**DIRECT BUSINESS IN THE STATE OF: KANSAS
DURING THE YEAR 2014**



65315201443017100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	701,251				1,704,510				2,405,761	
2. Annuity considerations	596,650								596,650	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	1,297,901				1,704,510				3,002,411	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(265)								(265)	
6.2 Applied to pay renewal premiums	906								906	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	12,034								12,034	
6.4 Other	194								194	
6.5 Totals (Sum of Lines 6.1 to 6.4)	12,869								12,869	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	12,869								12,869	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	356,767				579,424				936,191	
10. Matured endowments					36,749				1,030,979	
11. Annuity benefits	994,230								34,051	
12. Surrender values and withdrawals for life contracts	34,051									
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	1,385,048				616,173				2,001,221	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	25,000			1	46,000			2	71,000
17. Incurred during current year	4	456,767			24	620,473			28	1,077,240
Settled during current year:										
18.1 By payment in full	3	356,767			21	579,424			24	936,191
18.2 By payment on compromised claims										
18.3 Total paid	3	356,767			21	579,424			24	936,191
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	356,767			21	579,424			24	936,191
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	125,000			4	87,049			6	212,049
POLICY EXHIBIT										
20. In force December 31, prior year	514	59,720,701	(a)			434,216,000			514	493,936,701
21. Issued during year	34	8,248,323				149,716,000			34	157,964,323
22. Other changes to in force (Net)	(17)	(1,963,053)			1	184,775,000			(16)	182,811,947
23. In force December 31, current year	531	66,005,971	(a)		1	768,707,000			532	834,712,971

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	3,505,722	3,518,429		2,033,810	2,619,760
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,505,722	3,518,429		2,033,810	2,619,760

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

**DIRECT BUSINESS IN THE STATE OF: KENTUCKY
DURING THE YEAR 2014**



65315201443018100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	2,791,564				2,617,410				5,408,974	
2. Annuity considerations	229,860								229,860	
3. Deposit-type contract funds	2,091,458		X X X				X X X		2,091,458	
4. Other considerations										
5. Totals (Lines 1 to 4)	5,112,882				2,617,410				7,730,292	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(171)								(171)	
6.2 Applied to pay renewal premiums	4,126								4,126	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	91,432								91,432	
6.4 Other	256								256	
6.5 Totals (Sum of Lines 6.1 to 6.4)	95,643								95,643	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	95,643								95,643	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	481,083				2,077,150				2,558,233	
10. Matured endowments					179,186				5,181,500	
11. Annuity benefits	5,002,314								921,195	
12. Surrender values and withdrawals for life contracts	921,195								921,195	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	6,404,592				2,256,336				8,660,928	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	5	164,641			8	341,000			13	505,641
17. Incurred during current year	15	610,635			66	1,848,473			81	2,459,108
Settled during current year:										
18.1 By payment in full	14	481,083			65	2,077,150			79	2,558,233
18.2 By payment on compromised claims										
18.3 Total paid	14	481,083			65	2,077,150			79	2,558,233
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	14	481,083			65	2,077,150			79	2,558,233
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	6	294,193			9	112,323			15	406,516
POLICY EXHIBIT										
20. In force December 31, prior year	4,871	568,380,655	(a)		5	1,056,305,000			4,876	1,624,685,655
21. Issued during year	431	70,608,599			2	484,605,000			433	555,213,599
22. Other changes to in force (Net)	(302)	(37,290,565)			(1)	(12,564,000)			(303)	(49,854,565)
23. In force December 31, current year	5,000	601,698,689	(a)		6	1,528,346,000			5,006	2,130,044,689

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5	
	Direct Premiums		Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	6,719,595		6,743,952		7,588,922	9,775,324
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual policies:						
25.1 Non-cancelable (b)						
25.2 Guaranteed renewable (b)						
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)						
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,719,595		6,743,952		7,588,922	9,775,324

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

**DIRECT BUSINESS IN THE STATE OF: LOUISIANA
DURING THE YEAR 2014**



65315201443019100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	5,646,414				3,871,599				9,518,013	
2. Annuity considerations	12,352,864								12,352,864	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	17,999,278				3,871,599				21,870,877	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(549)								(549)	
6.2 Applied to pay renewal premiums	1,904								1,904	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	57,146								57,146	
6.4 Other	638								638	
6.5 Totals (Sum of Lines 6.1 to 6.4)	59,139								59,139	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	59,139								59,139	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	1,185,020				2,664,286				3,849,306	
10. Matured endowments										
11. Annuity benefits	6,793,282				320,432				7,113,714	
12. Surrender values and withdrawals for life contracts	3,167,314								3,167,314	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	11,145,616				2,984,718				14,130,334	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	196,728			10	1,352,000			13	1,548,728
17. Incurred during current year	22	1,060,663			45	2,318,836			67	3,379,499
Settled during current year:										
18.1 By payment in full	22	1,185,020			43	2,664,286			65	3,849,306
18.2 By payment on compromised claims										
18.3 Total paid	22	1,185,020			43	2,664,286			65	3,849,306
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	22	1,185,020			43	2,664,286			65	3,849,306
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	72,371			12	1,006,550			15	1,078,921
POLICY EXHIBIT										
20. In force December 31, prior year	3,252	283,076,002	(a)		2	1,415,476,000			3,254	1,698,552,002
21. Issued during year	434	41,676,747				210,628,000			434	252,304,747
22. Other changes to in force (Net)	(183)	(17,399,397)				351,849,000			(183)	334,449,603
23. In force December 31, current year	3,503	307,353,352	(a)		2	1,977,953,000			3,505	2,285,306,352

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	11,226,937	11,267,631		5,634,187	7,257,422
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,226,937	11,267,631		5,634,187	7,257,422

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

**DIRECT BUSINESS IN THE STATE OF: MAINE
DURING THE YEAR 2014**



65315201443020100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	3,143,758				5,885,227				9,028,985	
2. Annuity considerations	1,766,265								1,766,265	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	4,910,023				5,885,227				10,795,250	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(2,267)								(2,267)	
6.2 Applied to pay renewal premiums	3,953								3,953	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	66,309								66,309	
6.4 Other	390								390	
6.5 Totals (Sum of Lines 6.1 to 6.4)	68,385								68,385	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	68,385								68,385	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	837,162				4,736,277				5,573,439	
10. Matured endowments										
11. Annuity benefits	2,795,593				126,941				2,922,534	
12. Surrender values and withdrawals for life contracts	581,016								581,016	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	4,213,771				4,863,218				9,076,989	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year					5	1,053,827			5	1,053,827
17. Incurred during current year	14	837,162			59	4,088,450			73	4,925,612
Settled during current year:										
18.1 By payment in full	14	837,162			54	4,736,277			68	5,573,439
18.2 By payment on compromised claims										
18.3 Total paid	14	837,162			54	4,736,277			68	5,573,439
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	14	837,162			54	4,736,277			68	5,573,439
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					10	406,000			10	406,000
POLICY EXHIBIT										
20. In force December 31, prior year	4,467	585,732,720	(a)		4	1,514,561,000			4,471	2,100,293,720
21. Issued during year	429	72,070,119			1	709,809,000			430	781,879,119
22. Other changes to in force (Net)	(297)	(41,122,078)				351,518,000			(297)	310,395,922
23. In force December 31, current year	4,599	616,680,761	(a)		5	2,575,888,000			4,604	3,192,568,761

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	5,327,563	5,346,874		3,764,557	4,849,142
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)	208	207			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	208	207			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,327,771	5,347,081		3,764,557	4,849,142

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

**DIRECT BUSINESS IN THE STATE OF: MARYLAND
DURING THE YEAR 2014**



65315201443021100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	13,721,514				4,616,275				18,337,789	
2. Annuity considerations	11,898,125								11,898,125	
3. Deposit-type contract funds	75,113		X X X				X X X		75,113	
4. Other considerations										
5. Totals (Lines 1 to 4)	25,694,752				4,616,275				30,311,027	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	4,325								4,325	
6.2 Applied to pay renewal premiums	17,493								17,493	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	142,143								142,143	
6.4 Other	1,223								1,223	
6.5 Totals (Sum of Lines 6.1 to 6.4)	165,184								165,184	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	165,184								165,184	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	4,371,038				3,653,154				8,024,192	
10. Matured endowments					239,341				5,423,009	
11. Annuity benefits	5,183,668				752				4,419,567	
12. Surrender values and withdrawals for life contracts	4,418,815								4,419,567	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	13,973,521				3,893,247				17,866,768	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	11	757,755			5	209,000			16	966,755
17. Incurred during current year	79	4,206,111			48	4,345,154			127	8,551,265
Settled during current year:										
18.1 By payment in full	76	4,371,038			43	3,653,154			119	8,024,192
18.2 By payment on compromised claims										
18.3 Total paid	76	4,371,038			43	3,653,154			119	8,024,192
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	76	4,371,038			43	3,653,154			119	8,024,192
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	14	592,828			10	901,000			24	1,493,828
POLICY EXHIBIT										
20. In force December 31, prior year	8,407	951,081,996	(a)		9	1,944,014,000			8,416	2,895,095,996
21. Issued during year	1,070	141,228,379				333,372,000			1,070	474,600,379
22. Other changes to in force (Net)	(661)	(74,093,871)				106,385,000			(661)	32,291,129
23. In force December 31, current year	8,816	1,018,216,504	(a)		9	2,383,771,000			8,825	3,401,987,504

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	9,072,296	9,105,180		7,074,558	9,112,770
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)	183	182			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	183	182			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,072,479	9,105,362		7,074,558	9,112,770

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

**DIRECT BUSINESS IN THE STATE OF: MASSACHUSETTS
DURING THE YEAR 2014**



65315201443022100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	24,389,888				18,669,205				43,059,093	
2. Annuity considerations	33,808,848								33,808,848	
3. Deposit-type contract funds	1,798,080		X X X				X X X		1,798,080	
4. Other considerations										
5. Totals (Lines 1 to 4)	59,996,816				18,669,205				78,666,021	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	19,339								19,339	
6.2 Applied to pay renewal premiums	39,128								39,128	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	483,767								483,767	
6.4 Other	8,973								8,973	
6.5 Totals (Sum of Lines 6.1 to 6.4)	551,207								551,207	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	551,207								551,207	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	17,895,115				9,582,820				27,477,935	
10. Matured endowments					2,081,443				10,177,466	
11. Annuity benefits	8,096,023								7,005,755	
12. Surrender values and withdrawals for life contracts	7,005,755								7,005,755	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	32,996,893				11,664,263				44,661,156	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	19	6,121,846			30	772,749			49	6,894,595
17. Incurred during current year	148	13,656,885			231	9,716,070			379	23,372,955
Settled during current year:										
18.1 By payment in full	134	17,895,115			235	9,582,820			369	27,477,935
18.2 By payment on compromised claims										
18.3 Total paid	134	17,895,115			235	9,582,820			369	27,477,935
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	134	17,895,115			235	9,582,820			369	27,477,935
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	33	1,883,616			26	905,999			59	2,789,615
POLICY EXHIBIT										
20. In force December 31, prior year	22,965	5,200,863,152	(a)		32	8,755,095,000			22,997	13,955,958,152
21. Issued during year	2,392	592,786,746			5	2,830,480,000			2,397	3,423,266,746
22. Other changes to in force (Net)	(1,062)	(72,640,845)				1,728,000			(1,062)	(70,912,845)
23. In force December 31, current year	24,295	5,721,009,053	(a)		37	11,587,303,000			24,332	17,308,312,053

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5	
	Direct Premiums		Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	39,213,374		39,355,510		21,851,349	28,146,820
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual policies:						
25.1 Non-cancelable (b)	625		621		488	295
25.2 Guaranteed renewable (b)						
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)	625		621		488	295
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	39,213,999		39,356,131		21,851,837	28,147,115

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

**DIRECT BUSINESS IN THE STATE OF: MICHIGAN
DURING THE YEAR 2014**



65315201443023100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	16,032,176				9,564,828				25,597,004	
2. Annuity considerations	1,517,607								1,517,607	
3. Deposit-type contract funds	646,500		X X X				X X X		646,500	
4. Other considerations										
5. Totals (Lines 1 to 4)	18,196,283				9,564,828				27,761,111	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(3,868)								(3,868)	
6.2 Applied to pay renewal premiums	4,481								4,481	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	79,665								79,665	
6.4 Other	358								358	
6.5 Totals (Sum of Lines 6.1 to 6.4)	80,636								80,636	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	80,636								80,636	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	3,089,329				9,234,303				12,323,632	
10. Matured endowments					162,536				6,621,192	
11. Annuity benefits	6,458,656								6,621,192	
12. Surrender values and withdrawals for life contracts	4,762,154								4,762,154	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	14,310,139				9,396,839				23,706,978	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	5	297,158			25	2,948,125			30	3,245,283
17. Incurred during current year	72	3,495,275			252	6,949,696			324	10,444,971
Settled during current year:										
18.1 By payment in full	62	3,089,329			247	9,234,303			309	12,323,632
18.2 By payment on compromised claims										
18.3 Total paid	62	3,089,329			247	9,234,303			309	12,323,632
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	62	3,089,329			247	9,234,303			309	12,323,632
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	15	703,104			30	663,518			45	1,366,622
POLICY EXHIBIT										
20. In force December 31, prior year	8,533	1,120,595,673	(a)		13	4,685,131,192			8,546	5,805,726,865
21. Issued during year	1,153	153,142,775				283,461,000			1,153	436,603,775
22. Other changes to in force (Net)	(620)	(71,746,608)				447,882,000			(620)	376,135,392
23. In force December 31, current year	9,066	1,201,991,840	(a)		13	5,416,474,192			9,079	6,618,466,032

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	17,951,470	18,016,538		14,618,643	18,830,339
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	17,951,470	18,016,538		14,618,643	18,830,339

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

**DIRECT BUSINESS IN THE STATE OF: MINNESOTA
DURING THE YEAR 2014**



65315201443024100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	4,803,323				3,142,276				7,945,599	
2. Annuity considerations	162,608								162,608	
3. Deposit-type contract funds	25,000		X X X				X X X		25,000	
4. Other considerations										
5. Totals (Lines 1 to 4)	4,990,931				3,142,276				8,133,207	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(2,889)								(2,889)	
6.2 Applied to pay renewal premiums	3,234								3,234	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	63,210								63,210	
6.4 Other	1,449								1,449	
6.5 Totals (Sum of Lines 6.1 to 6.4)	65,004								65,004	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	65,004								65,004	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	607,617				1,909,181				2,516,798	
10. Matured endowments					328,788				1,808,899	
11. Annuity benefits	1,480,111								791,090	
12. Surrender values and withdrawals for life contracts	791,090								791,090	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	2,878,818				2,237,969				5,116,787	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	96,406			2	107,000			4	203,406
17. Incurred during current year	16	656,638			39	1,993,881			55	2,650,519
Settled during current year:										
18.1 By payment in full	14	607,617			37	1,909,181			51	2,516,798
18.2 By payment on compromised claims										
18.3 Total paid	14	607,617			37	1,909,181			51	2,516,798
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	14	607,617			37	1,909,181			51	2,516,798
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	145,427			4	191,700			8	337,127
POLICY EXHIBIT										
20. In force December 31, prior year	5,778	1,097,644,350	(a)		7	1,424,951,000			5,785	2,522,595,350
21. Issued during year	627	137,692,220				190,074,000			627	327,766,220
22. Other changes to in force (Net)	(308)	(62,609,807)				46,427,000			(308)	(16,182,807)
23. In force December 31, current year	6,097	1,172,726,763	(a)		7	1,661,452,000			6,104	2,834,178,763

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5	
	Direct Premiums		Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	11,079,111		11,119,269		5,653,376	7,282,138
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual policies:						
25.1 Non-cancelable (b)						
25.2 Guaranteed renewable (b)						
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)						
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,079,111		11,119,269		5,653,376	7,282,138

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

**DIRECT BUSINESS IN THE STATE OF: MISSISSIPPI
DURING THE YEAR 2014**



65315201443025100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary		2 Credit Life (Group and Individual)		3 Group		4 Industrial		5 Total	
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
1. Life insurance		1,716,518				2,798,843				4,515,361
2. Annuity considerations		2,700,284								2,700,284
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)		4,416,802				2,798,843				7,215,645
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit		3,220								3,220
6.2 Applied to pay renewal premiums		570								570
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		8,945								8,945
6.4 Other		37								37
6.5 Totals (Sum of Lines 6.1 to 6.4)		12,772								12,772
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)		12,772								12,772
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits		60,109				2,450,090				2,510,199
10. Matured endowments						54,824				1,713,214
11. Annuity benefits		1,658,390				407				933,555
12. Surrender values and withdrawals for life contracts		933,148								
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals		2,651,647				2,505,321				5,156,968
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	11,394			4	506,400			5	517,794
17. Incurred during current year	2	48,714			27	1,968,690			29	2,017,404
Settled during current year:										
18.1 By payment in full	3	60,109			30	2,450,090			33	2,510,199
18.2 By payment on compromised claims										
18.3 Total paid	3	60,109			30	2,450,090			33	2,510,199
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	60,109			30	2,450,090			33	2,510,199
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		(1)			1	25,000			1	24,999
POLICY EXHIBIT										
20. In force December 31, prior year	307	27,485,392	(a)			854,895,000			307	882,380,392
21. Issued during year	65	5,518,781				112,649,000			65	118,167,781
22. Other changes to in force (Net)	(27)	(1,575,289)				115,899,000			(27)	114,323,711
23. In force December 31, current year	345	31,428,884	(a)			1,083,443,000			345	1,114,871,884

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)	4,312,442	4,328,073		3,843,420	4,950,727
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,312,442	4,328,073		3,843,420	4,950,727

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

**DIRECT BUSINESS IN THE STATE OF: MISSOURI
DURING THE YEAR 2014**



65315201443026100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	6,318,586				5,211,480				11,530,066	
2. Annuity considerations	9,853,863								9,853,863	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	16,172,449				5,211,480				21,383,929	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(980)								(980)	
6.2 Applied to pay renewal premiums	6,151								6,151	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	88,430								88,430	
6.4 Other	991								991	
6.5 Totals (Sum of Lines 6.1 to 6.4)	94,592								94,592	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	94,592								94,592	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	581,467				6,296,135				6,877,602	
10. Matured endowments					211,873				3,937,435	
11. Annuity benefits	3,725,562				595				1,452,944	
12. Surrender values and withdrawals for life contracts	1,452,349									
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	5,759,378				6,508,603				12,267,981	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	60,977			17	1,700,124			20	1,761,101
17. Incurred during current year	15	558,521			93	5,274,552			108	5,833,073
Settled during current year:										
18.1 By payment in full	16	581,467			98	6,296,135			114	6,877,602
18.2 By payment on compromised claims										
18.3 Total paid	16	581,467			98	6,296,135			114	6,877,602
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	16	581,467			98	6,296,135			114	6,877,602
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	38,031			12	678,541			14	716,572
POLICY EXHIBIT										
20. In force December 31, prior year	4,451	492,278,974	(a)		10	2,053,867,000			4,461	2,546,145,974
21. Issued during year	642	91,482,046			1	448,897,000			643	540,379,046
22. Other changes to in force (Net)	(330)	(39,196,060)			(2)	474,889,000			(332)	435,692,940
23. In force December 31, current year	4,763	544,564,960	(a)		9	2,977,653,000			4,772	3,522,217,960

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5	
	Direct Premiums		Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	9,929,047		9,965,036		5,326,104	6,860,579
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual policies:						
25.1 Non-cancelable (b)	313		311			
25.2 Guaranteed renewable (b)						
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)	313		311			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,929,360		9,965,347		5,326,104	6,860,579

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

**DIRECT BUSINESS IN THE STATE OF: MONTANA
DURING THE YEAR 2014**



65315201443027100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	216,973				500,348				717,321	
2. Annuity considerations	265,204								265,204	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	482,177				500,348				982,525	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(61)								(61)	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,484								1,484	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,423								1,423	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	1,423								1,423	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits					13,800				13,800	
10. Matured endowments										
11. Annuity benefits	552,812				10,691				563,503	
12. Surrender values and withdrawals for life contracts	21								21	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	552,833				24,491				577,324	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year					2	166,000			2	166,000
17. Incurred during current year					2	35,800			2	35,800
Settled during current year:										
18.1 By payment in full					2	13,800			2	13,800
18.2 By payment on compromised claims										
18.3 Total paid					2	13,800			2	13,800
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements					2	13,800			2	13,800
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					2	188,000			2	188,000
POLICY EXHIBIT										
20. In force December 31, prior year	81	12,586,277	(a)			176,574,000			81	189,160,277
21. Issued during year	17	2,540,597				48,617,000			17	51,157,597
22. Other changes to in force (Net)	(9)	(1,477,216)				(43,145,000)			(9)	(44,622,216)
23. In force December 31, current year	89	13,649,658	(a)			182,046,000			89	195,695,658

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	1,270,159	1,274,763		537,703	692,617
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,270,159	1,274,763		537,703	692,617

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

**DIRECT BUSINESS IN THE STATE OF: NEBRASKA
DURING THE YEAR 2014**



65315201443028100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	834,428				1,125,604				1,960,032	
2. Annuity considerations	40,000								40,000	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	874,428				1,125,604				2,000,032	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(50)								(50)	
6.2 Applied to pay renewal premiums	1,027								1,027	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	12,594								12,594	
6.4 Other	271								271	
6.5 Totals (Sum of Lines 6.1 to 6.4)	13,842								13,842	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	13,842								13,842	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	553,444				1,244,500				1,797,944	
10. Matured endowments					26,031				630,273	
11. Annuity benefits	604,242								211,368	
12. Surrender values and withdrawals for life contracts	211,368								211,368	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	1,369,054				1,270,531				2,639,585	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	7	303,539			1	39,000			8	342,539
17. Incurred during current year	7	289,479			10	1,207,500			17	1,496,979
Settled during current year:										
18.1 By payment in full	13	553,444			10	1,244,500			23	1,797,944
18.2 By payment on compromised claims										
18.3 Total paid	13	553,444			10	1,244,500			23	1,797,944
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	13	553,444			10	1,244,500			23	1,797,944
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	39,574			1	2,000			2	41,574
POLICY EXHIBIT										
20. In force December 31, prior year	600	32,725,541	(a)			504,859,000			600	537,584,541
21. Issued during year	27	5,071,928				127,646,000			27	132,717,928
22. Other changes to in force (Net)	(32)	(1,555,199)				(155,954,000)			(32)	(157,509,199)
23. In force December 31, current year	595	36,242,270	(a)			476,551,000			595	512,793,270

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	2,403,630	2,412,342		1,371,769	1,766,982
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,403,630	2,412,342		1,371,769	1,766,982

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

**DIRECT BUSINESS IN THE STATE OF: NEVADA
DURING THE YEAR 2014**



65315201443029100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	4,689,683				1,181,348				5,871,031	
2. Annuity considerations	171,095								171,095	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	4,860,778				1,181,348				6,042,126	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(984)								(984)	
6.2 Applied to pay renewal premiums	2,162								2,162	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	37,062								37,062	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	38,240								38,240	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	38,240								38,240	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	1,122,663				1,232,400				2,355,063	
10. Matured endowments					70,288				1,736,748	
11. Annuity benefits	1,666,460								1,337,969	
12. Surrender values and withdrawals for life contracts	1,337,969								1,337,969	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	4,127,092				1,302,688				5,429,780	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	7	469,812			3	107,000			10	576,812
17. Incurred during current year	8	902,851			13	1,224,400			21	2,127,251
Settled during current year:										
18.1 By payment in full	14	1,122,663			14	1,232,400			28	2,355,063
18.2 By payment on compromised claims										
18.3 Total paid	14	1,122,663			14	1,232,400			28	2,355,063
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	14	1,122,663			14	1,232,400			28	2,355,063
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	250,000			2	99,000			3	349,000
POLICY EXHIBIT										
20. In force December 31, prior year	4,546	738,022,086	(a)		1	496,587,000			4,547	1,234,609,086
21. Issued during year	483	80,194,799				71,397,000			483	151,591,799
22. Other changes to in force (Net)	(301)	(47,921,564)				60,302,000			(301)	12,380,436
23. In force December 31, current year	4,728	770,295,321	(a)		1	628,286,000			4,729	1,398,581,321

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	2,961,447	2,972,181		2,893,078	3,726,586
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,961,447	2,972,181		2,893,078	3,726,586

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

**DIRECT BUSINESS IN THE STATE OF: NEW HAMPSHIRE
DURING THE YEAR 2014**



65315201443030100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary		2 Credit Life (Group and Individual)		3 Group		4 Industrial		5 Total	
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
1. Life insurance		5,832,119				1,715,045				7,547,164
2. Annuity considerations		4,325,706								4,325,706
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)		10,157,825				1,715,045				11,872,870
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit		721								721
6.2 Applied to pay renewal premiums		13,709								13,709
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		108,122								108,122
6.4 Other		526								526
6.5 Totals (Sum of Lines 6.1 to 6.4)		123,078								123,078
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)		123,078								123,078
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits		1,384,278				4,970,036				6,354,314
10. Matured endowments						389,717				1,367,182
11. Annuity benefits		977,465				499				1,276,037
12. Surrender values and withdrawals for life contracts		1,275,538								
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals		3,637,281				5,360,252				8,997,533
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	1 Ordinary		2 Credit Life (Group and Individual)		3 Group		4 Industrial		5 Total	
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	142,339							2	142,339
17. Incurred during current year	25	1,393,156			54	5,589,536			79	6,982,692
Settled during current year:										
18.1 By payment in full	23	1,384,278			46	4,970,036			69	6,354,314
18.2 By payment on compromised claims										
18.3 Total paid	23	1,384,278			46	4,970,036			69	6,354,314
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	23	1,384,278			46	4,970,036			69	6,354,314
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	151,217			8	619,500			12	770,717
POLICY EXHIBIT										
					No. of Policies					
20. In force December 31, prior year	7,492	1,183,168,619	(a)		3	1,101,229,000			7,495	2,284,397,619
21. Issued during year	613	114,522,013			1	144,914,000			614	259,436,013
22. Other changes to in force (Net)	(342)	(55,645,385)			(1)	(50,680,000)			(343)	(106,325,385)
23. In force December 31, current year	7,763	1,242,045,247	(a)		3	1,195,463,000			7,766	2,437,508,247

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)	3,337,782	3,349,881		3,118,805	4,017,552
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)	25	25			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	25	25			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,337,807	3,349,906		3,118,805	4,017,552

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

**DIRECT BUSINESS IN THE STATE OF: NEW JERSEY
DURING THE YEAR 2014**



65315201443031100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	35,984,242				5,094,839					41,079,081
2. Annuity considerations	21,049,482									21,049,482
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	57,033,724				5,094,839					62,128,563
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	10,836									10,836
6.2 Applied to pay renewal premiums	48,220									48,220
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	404,482									404,482
6.4 Other	2,370									2,370
6.5 Totals (Sum of Lines 6.1 to 6.4)	465,908									465,908
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	465,908									465,908
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	4,660,337				6,746,911					11,407,248
10. Matured endowments										
11. Annuity benefits	4,745,274				863,918					5,609,192
12. Surrender values and withdrawals for life contracts	6,111,278				1,147,642					7,258,920
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	15,516,889				8,758,471					24,275,360
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	22	830,398			17	812,685			39	1,643,083
17. Incurred during current year	62	4,698,383			105	7,933,372			167	12,631,755
Settled during current year:										
18.1 By payment in full	72	4,660,337			108	6,746,911			180	11,407,248
18.2 By payment on compromised claims										
18.3 Total paid	72	4,660,337			108	6,746,911			180	11,407,248
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	72	4,660,337			108	6,746,911			180	11,407,248
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	12	868,444			14	1,999,146			26	2,867,590
POLICY EXHIBIT										
					No. of Policies					
20. In force December 31, prior year	17,430	2,558,769,130	(a)		11	1,685,996,086			17,441	4,244,765,216
21. Issued during year	2,294	369,309,714			2	714,413,000			2,296	1,083,722,714
22. Other changes to in force (Net)	(1,115)	(141,482,843)			961	306,057,367			(154)	164,574,524
23. In force December 31, current year	18,609	2,786,596,001	(a)		974	2,706,466,453			19,583	5,493,062,454

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	23,814,887	23,901,208		20,046,407	25,821,866
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)	209	208			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	209	208			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	23,815,096	23,901,416		20,046,407	25,821,866

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

**DIRECT BUSINESS IN THE STATE OF: NEW MEXICO
DURING THE YEAR 2014**



65315201443032100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	774,432				767,457				1,541,889	
2. Annuity considerations	211,662								211,662	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	986,094				767,457				1,753,551	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	912								912	
6.2 Applied to pay renewal premiums	838								838	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,483								9,483	
6.4 Other	525								525	
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,758								11,758	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	11,758								11,758	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	144,762				317,124				461,886	
10. Matured endowments										
11. Annuity benefits	1,127,417				44,961				1,172,378	
12. Surrender values and withdrawals for life contracts	264,567								264,567	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	1,536,746				362,085				1,898,831	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year					2	26,200			2	26,200
17. Incurred during current year	6	231,646			12	1,371,924			18	1,603,570
Settled during current year:										
18.1 By payment in full	5	144,762			9	317,124			14	461,886
18.2 By payment on compromised claims										
18.3 Total paid	5	144,762			9	317,124			14	461,886
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	144,762			9	317,124			14	461,886
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	86,884			5	1,081,000			6	1,167,884
POLICY EXHIBIT										
20. In force December 31, prior year	1,156	149,803,984	(a)			217,988,000			1,156	367,791,984
21. Issued during year	132	17,000,722				85,477,000			132	102,477,722
22. Other changes to in force (Net)	(109)	(12,893,006)				21,934,000			(109)	9,040,994
23. In force December 31, current year	1,179	153,911,700	(a)			325,399,000			1,179	479,310,700

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5	
	Direct Premiums		Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	1,568,998		1,574,685		2,443,328	3,147,262
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual policies:						
25.1 Non-cancelable (b)						
25.2 Guaranteed renewable (b)						
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)						
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,568,998		1,574,685		2,443,328	3,147,262

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

**DIRECT BUSINESS IN THE STATE OF: NEW YORK
DURING THE YEAR 2014**



65315201443033100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	195,282,385				13,437,554				208,719,939	
2. Annuity considerations	126,876,166								126,876,166	
3. Deposit-type contract funds	324,117		X X X				X X X		324,117	
4. Other considerations										
5. Totals (Lines 1 to 4)	322,482,668				13,437,554				335,920,222	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(21,477)								(21,477)	
6.2 Applied to pay renewal premiums	49,083								49,083	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	982,936								982,936	
6.4 Other	4,016								4,016	
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,014,558								1,014,558	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	1,014,558								1,014,558	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	43,011,600				22,231,812				65,243,412	
10. Matured endowments					2,457,464				15,796,884	
11. Annuity benefits	13,339,420				4,519,046				54,078,317	
12. Surrender values and withdrawals for life contracts	49,559,271									
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	105,910,291				29,208,322				135,118,613	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	149	6,074,685			65	2,845,010			214	8,919,695
17. Incurred during current year	800	43,526,766			519	22,428,665			1,319	65,955,431
Settled during current year:										
18.1 By payment in full	818	43,011,600			497	22,231,812			1,315	65,243,412
18.2 By payment on compromised claims										
18.3 Total paid	818	43,011,600			497	22,231,812			1,315	65,243,412
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	818	43,011,600			497	22,231,812			1,315	65,243,412
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	131	6,589,851			87	3,041,863			218	9,631,714
POLICY EXHIBIT										
20. In force December 31, prior year	69,820	6,872,193,171	(a)		33	6,502,024,888			69,853	13,374,218,059
21. Issued during year	6,775	776,691,294			2	1,019,058,000			6,777	1,795,749,294
22. Other changes to in force (Net)	(3,942)	(380,902,296)			6,080	1,154,908,420			2,138	774,006,124
23. In force December 31, current year	72,653	7,267,982,169	(a)		6,115	8,675,991,308			78,768	15,943,973,477

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5	
	Direct Premiums		Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	50,195,032		50,376,972		34,243,897	44,109,716
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual policies:						
25.1 Non-cancelable (b)						
25.2 Guaranteed renewable (b)						
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)						
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	50,195,032		50,376,972		34,243,897	44,109,716

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

**DIRECT BUSINESS IN THE STATE OF: NORTH CAROLINA
DURING THE YEAR 2014**



65315201443034100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	10,392,030				9,376,686				19,768,716	
2. Annuity considerations	2,547,154								2,547,154	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	12,939,184				9,376,686				22,315,870	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	1,032								1,032	
6.2 Applied to pay renewal premiums	5,330								5,330	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	114,731								114,731	
6.4 Other	1,648								1,648	
6.5 Totals (Sum of Lines 6.1 to 6.4)	122,741								122,741	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	122,741								122,741	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	3,085,549				6,559,745				9,645,294	
10. Matured endowments					1,416,438				8,123,163	
11. Annuity benefits	6,706,725								2,050,883	
12. Surrender values and withdrawals for life contracts	2,050,883									
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	11,843,157				7,976,183				19,819,340	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	11	1,179,919			15	1,377,500			26	2,557,419
17. Incurred during current year	38	2,374,350			122	6,009,745			160	8,384,095
Settled during current year:										
18.1 By payment in full	42	3,085,549			114	6,559,745			156	9,645,294
18.2 By payment on compromised claims										
18.3 Total paid	42	3,085,549			114	6,559,745			156	9,645,294
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	42	3,085,549			114	6,559,745			156	9,645,294
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	7	468,720			23	827,500			30	1,296,220
POLICY EXHIBIT										
20. In force December 31, prior year	10,989	1,467,564,721	(a)		21	3,420,372,000			11,010	4,887,936,721
21. Issued during year	976	147,395,571			9	1,791,580,000			985	1,938,975,571
22. Other changes to in force (Net)	(689)	(89,314,258)			(2)	201,039,000			(691)	111,724,742
23. In force December 31, current year	11,276	1,525,646,034	(a)		28	5,412,991,000			11,304	6,938,637,034

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	34,520,779	34,645,905		25,212,101	32,475,820
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)	119	119		6,000	3,629
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	119	119		6,000	3,629
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	34,520,898	34,646,024		25,218,101	32,479,449

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

**DIRECT BUSINESS IN THE STATE OF: NORTH DAKOTA
DURING THE YEAR 2014**



65315201443035100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	15,065				460,415				475,480	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	15,065				460,415				475,480	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	70								70	
6.2 Applied to pay renewal premiums	87								87	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	547								547	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	704								704	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	704								704	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits					521,400				521,400	
10. Matured endowments					891				57,590	
11. Annuity benefits	56,699								120,404	
12. Surrender values and withdrawals for life contracts	120,404								120,404	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	177,103				522,291				699,394	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year					4	521,400			4	521,400
Settled during current year:										
18.1 By payment in full					4	521,400			4	521,400
18.2 By payment on compromised claims										
18.3 Total paid					4	521,400			4	521,400
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements					4	521,400			4	521,400
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	50	5,632,834	(a)			167,322,000			50	172,954,834
21. Issued during year	2	500,000				46,618,000			2	47,118,000
22. Other changes to in force (Net)	(1)	(99,285)				(31,817,000)			(1)	(31,916,285)
23. In force December 31, current year	51	6,033,549	(a)			182,123,000			51	188,156,549

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	821,937	824,916		257,383	331,537
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	821,937	824,916		257,383	331,537

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

**DIRECT BUSINESS IN THE STATE OF: OHIO
DURING THE YEAR 2014**



65315201443036100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	30,734,585				9,657,368				40,391,953	
2. Annuity considerations	1,521,415								1,521,415	
3. Deposit-type contract funds	163,666		X X X				X X X		163,666	
4. Other considerations										
5. Totals (Lines 1 to 4)	32,419,666				9,657,368				42,077,034	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(620)								(620)	
6.2 Applied to pay renewal premiums	8,823								8,823	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	170,278								170,278	
6.4 Other	1,777								1,777	
6.5 Totals (Sum of Lines 6.1 to 6.4)	180,258								180,258	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	180,258								180,258	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	5,728,919				9,569,353				15,298,272	
10. Matured endowments										
11. Annuity benefits	6,742,894				1,861,910				8,604,804	
12. Surrender values and withdrawals for life contracts	5,416,850								5,416,850	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	17,888,663				11,431,263				29,319,926	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	8	292,179			18	566,183			26	858,362
17. Incurred during current year	112	6,023,753			178	9,418,984			290	15,442,737
Settled during current year:										
18.1 By payment in full	106	5,728,919			170	9,569,353			276	15,298,272
18.2 By payment on compromised claims										
18.3 Total paid	106	5,728,919			170	9,569,353			276	15,298,272
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	106	5,728,919			170	9,569,353			276	15,298,272
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	14	587,013			26	415,814			40	1,002,827
POLICY EXHIBIT										
20. In force December 31, prior year	12,444	1,333,350,958	(a)		13	3,935,639,000			12,457	5,268,989,958
21. Issued during year	1,413	175,443,732			2	621,605,000			1,415	797,048,732
22. Other changes to in force (Net)	(797)	(76,222,844)				112,142,000			(797)	35,919,156
23. In force December 31, current year	13,060	1,432,571,846	(a)		15	4,669,386,000			13,075	6,101,957,846

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	19,550,752	19,621,617		15,103,869	19,455,360
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)	276	274			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	276	274			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	19,551,028	19,621,891		15,103,869	19,455,360

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

**DIRECT BUSINESS IN THE STATE OF: OKLAHOMA
DURING THE YEAR 2014**



65315201443037100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	1,902,234				2,369,514				4,271,748	
2. Annuity considerations	1,097,673								1,097,673	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	2,999,907				2,369,514				5,369,421	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	229								229	
6.2 Applied to pay renewal premiums	1,510								1,510	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	33,726								33,726	
6.4 Other	839								839	
6.5 Totals (Sum of Lines 6.1 to 6.4)	36,304								36,304	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	36,304								36,304	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	679,665				1,444,987				2,124,652	
10. Matured endowments										
11. Annuity benefits	3,501,376				105,418				3,606,794	
12. Surrender values and withdrawals for life contracts	325,639								325,639	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	4,506,680				1,550,405				6,057,085	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	277,509			6	821,299			8	1,098,808
17. Incurred during current year	8	1,052,156			24	698,688			32	1,750,844
Settled during current year:										
18.1 By payment in full	6	679,665			26	1,444,987			32	2,124,652
18.2 By payment on compromised claims										
18.3 Total paid	6	679,665			26	1,444,987			32	2,124,652
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	679,665			26	1,444,987			32	2,124,652
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	650,000			4	75,000			8	725,000
POLICY EXHIBIT										
20. In force December 31, prior year	3,213	523,954,824	(a)		1	600,788,000			3,214	1,124,742,824
21. Issued during year	510	96,935,858			1	335,208,000			511	432,143,858
22. Other changes to in force (Net)	(244)	(32,142,461)				219,620,000			(244)	187,477,539
23. In force December 31, current year	3,479	588,748,221	(a)		2	1,155,616,000			3,481	1,744,364,221

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	5,494,433	5,514,348		3,745,479	4,824,569
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,494,433	5,514,348		3,745,479	4,824,569

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

**DIRECT BUSINESS IN THE STATE OF: OREGON
DURING THE YEAR 2014**



65315201443038100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	4,188,450				2,625,071				6,813,521	
2. Annuity considerations	467,678								467,678	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	4,656,128				2,625,071				7,281,199	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	420								420	
6.2 Applied to pay renewal premiums	619								619	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	37,392								37,392	
6.4 Other	131								131	
6.5 Totals (Sum of Lines 6.1 to 6.4)	38,562								38,562	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	38,562								38,562	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	1,220,542				1,387,340				2,607,882	
10. Matured endowments					75,245				1,738,210	
11. Annuity benefits	1,662,965								935,517	
12. Surrender values and withdrawals for life contracts	935,517									
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	3,819,024				1,462,585				5,281,609	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	132,048			6	247,517			8	379,565
17. Incurred during current year	12	1,105,411			31	1,526,823			43	2,632,234
Settled during current year:										
18.1 By payment in full	13	1,220,542			31	1,387,340			44	2,607,882
18.2 By payment on compromised claims										
18.3 Total paid	13	1,220,542			31	1,387,340			44	2,607,882
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	13	1,220,542			31	1,387,340			44	2,607,882
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	16,917			6	387,000			7	403,917
POLICY EXHIBIT										
20. In force December 31, prior year	3,185	541,922,505	(a)			1,445,572,000			3,185	1,987,494,505
21. Issued during year	375	72,554,301				88,111,000			375	160,665,301
22. Other changes to in force (Net)	(222)	(33,752,440)				(462,969,000)			(222)	(496,721,440)
23. In force December 31, current year	3,338	580,724,366	(a)			1,070,714,000			3,338	1,651,438,366

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5	
	Direct Premiums		Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	5,064,267		5,082,623		4,173,433	5,375,818
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual policies:						
25.1 Non-cancelable (b)						
25.2 Guaranteed renewable (b)						
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)						
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,064,267		5,082,623		4,173,433	5,375,818

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

**DIRECT BUSINESS IN THE STATE OF: PENNSYLVANIA
DURING THE YEAR 2014**



65315201443039100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	56,327,849				14,302,965				70,630,814	
2. Annuity considerations	7,327,049								7,327,049	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	63,654,898				14,302,965				77,957,863	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(10,524)								(10,524)	
6.2 Applied to pay renewal premiums	54,949								54,949	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	440,996								440,996	
6.4 Other	4,703								4,703	
6.5 Totals (Sum of Lines 6.1 to 6.4)	490,124								490,124	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	490,124								490,124	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	9,846,177				8,905,503				18,751,680	
10. Matured endowments										
11. Annuity benefits	11,033,300				2,959,658				13,992,958	
12. Surrender values and withdrawals for life contracts	8,208,987				33,000				8,241,987	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	29,088,464				11,898,161				40,986,625	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	31	982,733			32	1,640,470			63	2,623,203
17. Incurred during current year	208	10,436,500			309	8,771,319			517	19,207,819
Settled during current year:										
18.1 By payment in full	207	9,846,177			295	8,905,503			502	18,751,680
18.2 By payment on compromised claims										
18.3 Total paid	207	9,846,177			295	8,905,503			502	18,751,680
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	207	9,846,177			295	8,905,503			502	18,751,680
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	32	1,573,056			46	1,506,286			78	3,079,342
POLICY EXHIBIT										
20. In force December 31, prior year	23,633	2,511,751,288	(a)		33	5,781,703,000			23,666	8,293,454,288
21. Issued during year	2,692	333,931,092			4	614,966,000			2,696	948,897,092
22. Other changes to in force (Net)	(1,264)	(125,553,474)			(5)	2,178,002,000			(1,269)	2,052,448,526
23. In force December 31, current year	25,061	2,720,128,906	(a)		32	8,574,671,000			25,093	11,294,799,906

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	28,792,502	28,896,866		20,719,812	26,689,281
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	28,792,502	28,896,866		20,719,812	26,689,281

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

**DIRECT BUSINESS IN THE STATE OF: RHODE ISLAND
DURING THE YEAR 2014**



65315201443040100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	6,207,163				394,456				6,601,619	
2. Annuity considerations	5,997,981								5,997,981	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	12,205,144				394,456				12,599,600	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(4,685)								(4,685)	
6.2 Applied to pay renewal premiums	4,958								4,958	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	105,770								105,770	
6.4 Other	1,254								1,254	
6.5 Totals (Sum of Lines 6.1 to 6.4)	107,297								107,297	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	107,297								107,297	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	1,931,497				603,925				2,535,422	
10. Matured endowments					178,117				1,420,387	
11. Annuity benefits	1,242,270				2,773				1,411,186	
12. Surrender values and withdrawals for life contracts	1,408,413									
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	4,582,180				784,815				5,366,995	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	7	249,655			4	70,755			11	320,410
17. Incurred during current year	25	1,868,681			13	711,143			38	2,579,824
Settled during current year:										
18.1 By payment in full	28	1,931,497			14	603,925			42	2,535,422
18.2 By payment on compromised claims										
18.3 Total paid	28	1,931,497			14	603,925			42	2,535,422
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	28	1,931,497			14	603,925			42	2,535,422
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	186,839			3	177,973			7	364,812
POLICY EXHIBIT										
20. In force December 31, prior year	4,276	626,578,668	(a)		1	117,567,282			4,277	744,145,950
21. Issued during year	250	40,860,776				14,585,000			250	55,445,776
22. Other changes to in force (Net)	(145)	(16,385,633)			50	131,419,857			(95)	115,034,224
23. In force December 31, current year	4,381	651,053,811	(a)		51	263,572,139			4,432	914,625,950

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	1,613,325	1,619,173		2,026,155	2,609,899
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,613,325	1,619,173		2,026,155	2,609,899

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

**DIRECT BUSINESS IN THE STATE OF: SOUTH CAROLINA
DURING THE YEAR 2014**



65315201443041100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	2,447,295				5,226,747				7,674,042	
2. Annuity considerations	27,425,557								27,425,557	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	29,872,852				5,226,747				35,099,599	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	346								346	
6.2 Applied to pay renewal premiums	2,342								2,342	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	26,069								26,069	
6.4 Other	338								338	
6.5 Totals (Sum of Lines 6.1 to 6.4)	29,095								29,095	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	29,095								29,095	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	427,142				4,267,584				4,694,726	
10. Matured endowments					463,520				3,947,066	
11. Annuity benefits	3,483,546								482,467	
12. Surrender values and withdrawals for life contracts	482,467									
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	4,393,155				4,731,104				9,124,259	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	9,999			8	213,000			9	222,999
17. Incurred during current year	6	467,143			105	4,377,584			111	4,844,727
Settled during current year:										
18.1 By payment in full	6	427,142			99	4,267,584			105	4,694,726
18.2 By payment on compromised claims										
18.3 Total paid	6	427,142			99	4,267,584			105	4,694,726
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	427,142			99	4,267,584			105	4,694,726
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	50,000			14	323,000			15	373,000
POLICY EXHIBIT										
20. In force December 31, prior year	1,490	178,973,282	(a)		7	1,736,041,000			1,497	1,915,014,282
21. Issued during year	242	31,386,695			2	761,302,000			244	792,688,695
22. Other changes to in force (Net)	(119)	(13,238,384)			1	557,211,000			(118)	543,972,616
23. In force December 31, current year	1,613	197,121,593	(a)		10	3,054,554,000			1,623	3,251,675,593

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	16,999,148	17,060,765		14,093,713	18,154,175
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	16,999,148	17,060,765		14,093,713	18,154,175

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

**DIRECT BUSINESS IN THE STATE OF: SOUTH DAKOTA
DURING THE YEAR 2014**



65315201443042100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary		2 Credit Life (Group and Individual)		3 Group		4 Industrial		5 Total	
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
1. Life insurance		111,459				584,391				695,850
2. Annuity considerations		48,432								48,432
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)		159,891				584,391				744,282
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit										21
6.2 Applied to pay renewal premiums		21								
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		1,395								1,395
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)		1,416								1,416
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)		1,416								1,416
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits		69,752				525,667				595,419
10. Matured endowments										
11. Annuity benefits		308,621				9,951				318,572
12. Surrender values and withdrawals for life contracts		129,539								129,539
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals		507,912				535,618				1,043,530
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year					1	90,000			1	90,000
17. Incurred during current year	2	69,752			8	486,667			10	556,419
Settled during current year:										
18.1 By payment in full	2	69,752			8	525,667			10	595,419
18.2 By payment on compromised claims										
18.3 Total paid	2	69,752			8	525,667			10	595,419
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	69,752			8	525,667			10	595,419
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					1	51,000			1	51,000
POLICY EXHIBIT										
					No. of Policies					
20. In force December 31, prior year	101	5,149,877	(a)			144,786,000			101	149,935,877
21. Issued during year	9	516,818				171,376,000			9	171,892,818
22. Other changes to in force (Net)	(5)	(418,785)				(61,064,000)			(5)	(61,482,785)
23. In force December 31, current year	105	5,247,910	(a)			255,098,000			105	260,345,910

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)	1,334,843	1,339,682		653,661	841,984
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,334,843	1,339,682		653,661	841,984

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

**DIRECT BUSINESS IN THE STATE OF: TENNESSEE
DURING THE YEAR 2014**



65315201443043100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	11,788,274				5,986,682				17,774,956	
2. Annuity considerations	6,903,252								6,903,252	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	18,691,526				5,986,682				24,678,208	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(122)								(122)	
6.2 Applied to pay renewal premiums	3,078								3,078	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	75,199								75,199	
6.4 Other	194								194	
6.5 Totals (Sum of Lines 6.1 to 6.4)	78,349								78,349	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	78,349								78,349	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	2,485,006				4,966,483				7,451,489	
10. Matured endowments										
11. Annuity benefits	4,740,963				483,678				5,224,641	
12. Surrender values and withdrawals for life contracts	2,339,045				327				2,339,372	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	9,565,014				5,450,488				15,015,502	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	5	164,327			11	463,432			16	627,759
17. Incurred during current year	54	2,671,833			104	5,623,083			158	8,294,916
Settled during current year:										
18.1 By payment in full	48	2,485,006			91	4,966,483			139	7,451,489
18.2 By payment on compromised claims										
18.3 Total paid	48	2,485,006			91	4,966,483			139	7,451,489
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	48	2,485,006			91	4,966,483			139	7,451,489
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	11	351,154			24	1,120,032			35	1,471,186
POLICY EXHIBIT										
20. In force December 31, prior year	8,533	1,075,168,128	(a)		8	1,853,060,204			8,541	2,928,228,332
21. Issued during year	1,299	189,964,926			3	1,150,250,000			1,302	1,340,214,926
22. Other changes to in force (Net)	(690)	(75,937,833)			3	196,961,000			(687)	121,023,167
23. In force December 31, current year	9,142	1,189,195,221	(a)		14	3,200,271,204			9,156	4,389,466,425

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	10,722,078	10,760,942		9,519,272	12,261,816
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)	374	371			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	374	371			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,722,452	10,761,313		9,519,272	12,261,816

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

**DIRECT BUSINESS IN THE STATE OF: TEXAS
DURING THE YEAR 2014**



65315201443044100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	27,554,414				30,681,999				58,236,413	
2. Annuity considerations	4,523,480								4,523,480	
3. Deposit-type contract funds	26,969		X X X				X X X		26,969	
4. Other considerations										
5. Totals (Lines 1 to 4)	32,104,863				30,681,999				62,786,862	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	9,436								9,436	
6.2 Applied to pay renewal premiums	11,539								11,539	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	178,692								178,692	
6.4 Other	2,825								2,825	
6.5 Totals (Sum of Lines 6.1 to 6.4)	202,492								202,492	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	202,492								202,492	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	4,328,490				27,255,285				31,583,775	
10. Matured endowments					752,969				9,531,733	
11. Annuity benefits	8,778,764				15,000				5,016,468	
12. Surrender values and withdrawals for life contracts	5,001,468								5,016,468	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	18,108,722				28,023,254				46,131,976	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	10	629,861			44	2,910,786			54	3,540,647
17. Incurred during current year	67	4,234,174			360	27,779,137			427	32,013,311
Settled during current year:										
18.1 By payment in full	68	4,328,490			357	27,255,285			425	31,583,775
18.2 By payment on compromised claims										
18.3 Total paid	68	4,328,490			357	27,255,285			425	31,583,775
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	68	4,328,490			357	27,255,285			425	31,583,775
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	9	535,545			47	3,434,638			56	3,970,183
POLICY EXHIBIT										
20. In force December 31, prior year	18,640	2,564,282,501	(a)		22	11,560,324,000			18,662	14,124,606,501
21. Issued during year	4,218	632,674,546			6	1,685,055,000			4,224	2,317,729,546
22. Other changes to in force (Net)	(1,605)	(187,144,918)			(1)	(723,678,000)			(1,606)	(910,822,918)
23. In force December 31, current year	21,253	3,009,812,129	(a)		27	12,521,701,000			21,280	15,531,513,129

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	53,098,851	53,291,317		34,601,075	44,569,799
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)				15,000	9,072
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)				15,000	9,072
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	53,098,851	53,291,317		34,616,075	44,578,871

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

**DIRECT BUSINESS IN THE STATE OF: UTAH
DURING THE YEAR 2014**



65315201443045100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	986,436				2,256,639				3,243,075	
2. Annuity considerations	545,236								545,236	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	1,531,672				2,256,639				3,788,311	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(1,551)								(1,551)	
6.2 Applied to pay renewal premiums	3								3	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	16,185								16,185	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	14,637								14,637	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	14,637								14,637	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	422,993				733,500				1,156,493	
10. Matured endowments					67,728				1,024,355	
11. Annuity benefits	956,627								364,787	
12. Surrender values and withdrawals for life contracts	364,787									
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	1,744,407				801,228				2,545,635	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	218,159			2	27,000			6	245,159
17. Incurred during current year	3	254,834			16	956,500			19	1,211,334
Settled during current year:										
18.1 By payment in full	6	422,993			15	733,500			21	1,156,493
18.2 By payment on compromised claims										
18.3 Total paid	6	422,993			15	733,500			21	1,156,493
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	422,993			15	733,500			21	1,156,493
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	50,000			3	250,000			4	300,000
POLICY EXHIBIT										
20. In force December 31, prior year	1,832	317,910,825	(a)		No. of Policies	1,205,306,000			1,832	1,523,216,825
21. Issued during year	203	43,334,792			1	107,236,000			204	150,570,792
22. Other changes to in force (Net)	(121)	(19,797,319)				(489,145,000)			(121)	(508,942,319)
23. In force December 31, current year	1,914	341,448,298	(a)		1	823,397,000			1,915	1,164,845,298

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	4,297,197	4,312,773		2,759,418	3,554,418
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,297,197	4,312,773		2,759,418	3,554,418

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

**DIRECT BUSINESS IN THE STATE OF: VERMONT
DURING THE YEAR 2014**



65315201443046100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	1,633,319				706,399				2,339,718	
2. Annuity considerations	867,857								867,857	
3. Deposit-type contract funds	36,146		X X X				X X X		36,146	
4. Other considerations										
5. Totals (Lines 1 to 4)	2,537,322				706,399				3,243,721	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	1,264								1,264	
6.2 Applied to pay renewal premiums	769								769	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	22,258								22,258	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	24,291								24,291	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	24,291								24,291	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	44,044				580,560				624,604	
10. Matured endowments					164,290				725,843	
11. Annuity benefits	561,553								194,743	
12. Surrender values and withdrawals for life contracts	194,743								194,743	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	800,340				744,850				1,545,190	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year					2	71,560			2	71,560
17. Incurred during current year	4	44,044			10	712,000			14	756,044
Settled during current year:										
18.1 By payment in full	4	44,044			10	580,560			14	624,604
18.2 By payment on compromised claims										
18.3 Total paid	4	44,044			10	580,560			14	624,604
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	44,044			10	580,560			14	624,604
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					2	203,000			2	203,000
POLICY EXHIBIT										
20. In force December 31, prior year	1,828	267,267,882	(a)		1	289,034,000			1,829	556,301,882
21. Issued during year	139	28,182,537				27,734,000			139	55,916,537
22. Other changes to in force (Net)	(92)	(16,022,428)			1	1,721,000			(91)	(14,301,428)
23. In force December 31, current year	1,875	279,427,991	(a)		2	318,489,000			1,877	597,916,991

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5	
	Direct Premiums		Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	1,118,728		1,122,783		937,559	1,207,675
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual policies:						
25.1 Non-cancelable (b)						
25.2 Guaranteed renewable (b)						
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)						
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,118,728		1,122,783		937,559	1,207,675

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

**DIRECT BUSINESS IN THE STATE OF: VIRGINIA
DURING THE YEAR 2014**



65315201443047100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	8,296,201				7,004,227				15,300,428	
2. Annuity considerations	2,736,104								2,736,104	
3. Deposit-type contract funds	56,527		X X X				X X X		56,527	
4. Other considerations										
5. Totals (Lines 1 to 4)	11,088,832				7,004,227				18,093,059	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(6,618)								(6,618)	
6.2 Applied to pay renewal premiums	11,008								11,008	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	227,257								227,257	
6.4 Other	990								990	
6.5 Totals (Sum of Lines 6.1 to 6.4)	232,637								232,637	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	232,637								232,637	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	1,614,278				5,283,562				6,897,840	
10. Matured endowments					401,624				4,006,997	
11. Annuity benefits	3,605,373								3,825,390	
12. Surrender values and withdrawals for life contracts	3,825,390								3,825,390	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	9,045,041				5,685,186				14,730,227	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	10,022			13	994,113			15	1,004,135
17. Incurred during current year	40	1,620,749			72	5,921,550			112	7,542,299
Settled during current year:										
18.1 By payment in full	40	1,614,278			70	5,283,562			110	6,897,840
18.2 By payment on compromised claims										
18.3 Total paid	40	1,614,278			70	5,283,562			110	6,897,840
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	40	1,614,278			70	5,283,562			110	6,897,840
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	16,493			15	1,632,101			17	1,648,594
POLICY EXHIBIT										
20. In force December 31, prior year	11,313	1,569,970,081	(a)		6	2,416,610,000			11,319	3,986,580,081
21. Issued during year	861	138,086,217			3	1,236,774,000			864	1,374,860,217
22. Other changes to in force (Net)	(774)	(98,529,267)			(1)	32,649,000			(775)	(65,880,267)
23. In force December 31, current year	11,400	1,609,527,031	(a)		8	3,686,033,000			11,408	5,295,560,031

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	20,158,577	20,231,646		15,397,610	19,833,730
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)	289	287			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	289	287			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	20,158,866	20,231,933		15,397,610	19,833,730

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

**DIRECT BUSINESS IN THE STATE OF: WASHINGTON
DURING THE YEAR 2014**



65315201443048100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	4,832,903				3,905,116				8,738,019	
2. Annuity considerations	727,351								727,351	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	5,560,254				3,905,116				9,465,370	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	1,403								1,403	
6.2 Applied to pay renewal premiums	2,250								2,250	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	35,936								35,936	
6.4 Other	981								981	
6.5 Totals (Sum of Lines 6.1 to 6.4)	40,570								40,570	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	40,570								40,570	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	750,106				3,866,487				4,616,593	
10. Matured endowments					81,688				81,688	
11. Annuity benefits	2,447,016								2,447,016	
12. Surrender values and withdrawals for life contracts	1,292,622								1,292,622	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	4,489,744				3,948,175				8,437,919	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	453,612			9	394,690			15	848,302
17. Incurred during current year	13	1,176,210			59	3,761,597			72	4,937,807
Settled during current year:										
18.1 By payment in full	15	750,106			62	3,866,487			77	4,616,593
18.2 By payment on compromised claims										
18.3 Total paid	15	750,106			62	3,866,487			77	4,616,593
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	15	750,106			62	3,866,487			77	4,616,593
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	879,716			6	289,800			10	1,169,516
POLICY EXHIBIT										
20. In force December 31, prior year	5,117	1,041,343,502	(a)		1	1,605,806,000			5,118	2,647,149,502
21. Issued during year	567	117,313,499				191,158,000			567	308,471,499
22. Other changes to in force (Net)	(361)	(64,696,322)				(183,722,000)			(361)	(248,418,322)
23. In force December 31, current year	5,323	1,093,960,679	(a)		1	1,613,242,000			5,324	2,707,202,679

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	6,369,234	6,392,321		5,901,618	7,601,900
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,369,234	6,392,321		5,901,618	7,601,900

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

**DIRECT BUSINESS IN THE STATE OF: WEST VIRGINIA
DURING THE YEAR 2014**



65315201443049100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	2,992,230				1,389,014				4,381,244	
2. Annuity considerations	236,841								236,841	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	3,229,071				1,389,014				4,618,085	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	320								320	
6.2 Applied to pay renewal premiums	536								536	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	17,366								17,366	
6.4 Other	118								118	
6.5 Totals (Sum of Lines 6.1 to 6.4)	18,340								18,340	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	18,340								18,340	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	268,739				464,407				733,146	
10. Matured endowments										
11. Annuity benefits	5,153,692				346,366				5,500,058	
12. Surrender values and withdrawals for life contracts	418,505								418,505	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	5,840,936				810,773				6,651,709	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	75,000			4	33,407			5	108,407
17. Incurred during current year	8	242,947			18	570,000			26	812,947
Settled during current year:										
18.1 By payment in full	8	268,739			18	464,407			26	733,146
18.2 By payment on compromised claims										
18.3 Total paid	8	268,739			18	464,407			26	733,146
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	268,739			18	464,407			26	733,146
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	49,208			4	139,000			5	188,208
POLICY EXHIBIT										
20. In force December 31, prior year	1,069	101,209,645	(a)		3	438,422,000			1,072	539,631,645
21. Issued during year	99	9,130,326			2	340,592,000			101	349,722,326
22. Other changes to in force (Net)	(69)	(8,774,077)			(1)	193,272,000			(70)	184,497,923
23. In force December 31, current year	1,099	101,565,894	(a)		4	972,286,000			1,103	1,073,851,894

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	2,516,747	2,525,869		2,424,996	3,123,648
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)	161	160		5,250	3,175
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	161	160		5,250	3,175
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,516,908	2,526,029		2,430,246	3,126,823

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

**DIRECT BUSINESS IN THE STATE OF: WISCONSIN
DURING THE YEAR 2014**



65315201443050100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	3,331,432				4,209,962				7,541,394	
2. Annuity considerations	889,716								889,716	
3. Deposit-type contract funds	75,000		X X X				X X X		75,000	
4. Other considerations										
5. Totals (Lines 1 to 4)	4,296,148				4,209,962				8,506,110	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	27								27	
6.2 Applied to pay renewal premiums	1,696								1,696	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	23,698								23,698	
6.4 Other	124								124	
6.5 Totals (Sum of Lines 6.1 to 6.4)	25,545								25,545	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	25,545								25,545	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	1,543,999				2,409,861				3,953,860	
10. Matured endowments										
11. Annuity benefits	2,542,611				145,691				2,688,302	
12. Surrender values and withdrawals for life contracts	562,142				1,609				563,751	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	4,648,752				2,557,161				7,205,913	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	350,000			7	154,875			8	504,875
17. Incurred during current year	9	1,193,999			71	3,344,486			80	4,538,485
Settled during current year:										
18.1 By payment in full	10	1,543,999			63	2,409,861			73	3,953,860
18.2 By payment on compromised claims										
18.3 Total paid	10	1,543,999			63	2,409,861			73	3,953,860
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	1,543,999			63	2,409,861			73	3,953,860
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					15	1,089,500			15	1,089,500
POLICY EXHIBIT										
20. In force December 31, prior year	3,935	617,463,914	(a)		9	1,590,631,000			3,944	2,208,094,914
21. Issued during year	571	85,957,265			1	535,426,000			572	621,383,265
22. Other changes to in force (Net)	(256)	(40,821,080)			(2)	737,336,000			(258)	696,514,920
23. In force December 31, current year	4,250	662,600,099	(a)		8	2,863,393,000			4,258	3,525,993,099

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	8,705,645	8,737,200		5,260,085	6,775,538
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	8,705,645	8,737,200		5,260,085	6,775,538

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

**DIRECT BUSINESS IN THE STATE OF: WYOMING
DURING THE YEAR 2014**



65315201443051100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	88,091				1,275,688				1,363,779	
2. Annuity considerations	64,792								64,792	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	152,883				1,275,688				1,428,571	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	10								10	
6.2 Applied to pay renewal premiums	83								83	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	492								492	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	585								585	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	585								585	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	36,179				999,800				1,035,979	
10. Matured endowments										
11. Annuity benefits	178,760				10,580				189,340	
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	214,939				1,010,380				1,225,319	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year					1	344,000			1	344,000
17. Incurred during current year	2	36,179			9	1,377,800			11	1,413,979
Settled during current year:										
18.1 By payment in full	2	36,179			7	999,800			9	1,035,979
18.2 By payment on compromised claims										
18.3 Total paid	2	36,179			7	999,800			9	1,035,979
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	36,179			7	999,800			9	1,035,979
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					3	722,000			3	722,000
POLICY EXHIBIT										
20. In force December 31, prior year	50	4,038,074	(a)		1	400,945,000			51	404,983,074
21. Issued during year	2	250,807				17,366,000			2	17,616,807
22. Other changes to in force (Net)	(3)	(184,632)				(120,511,000)			(3)	(120,695,632)
23. In force December 31, current year	49	4,104,249	(a)		1	297,800,000			50	301,904,249

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	1,001,132	1,004,760		710,681	915,432
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,001,132	1,004,760		710,681	915,432

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

**DIRECT BUSINESS IN THE STATE OF: AMERICAN SAMOA
DURING THE YEAR 2014**



65315201443052000

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance										
2. Annuity considerations										
3. Deposit-type contract funds				XXX				XXX		
4. Other considerations										
5. Totals (Lines 1 to 4)										
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit										
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period										
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)										
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)										
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals										
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year					No. of Policies					
21. Issued during year				(a)						
22. Other changes to in force (Net)										
23. In force December 31, current year				(a)						

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

ACCIDENT AND HEALTH INSURANCE

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

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

**DIRECT BUSINESS IN THE STATE OF: GUAM
DURING THE YEAR 2014**



65315201443053000

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance										
2. Annuity considerations										
3. Deposit-type contract funds				XXX				XXX		
4. Other considerations										
5. Totals (Lines 1 to 4)										
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit										
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period										
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)										
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)										
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals										
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year				(a)	No. of Policies					
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31, current year				(a)						

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

ACCIDENT AND HEALTH INSURANCE

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

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

**DIRECT BUSINESS IN THE STATE OF: PUERTO RICO
DURING THE YEAR 2014**



65315201443054100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	8,090				121,248				129,338	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	8,090				121,248				129,338	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	25								25	
6.2 Applied to pay renewal premiums	250								250	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,034								1,034	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,309								1,309	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	1,309								1,309	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	412								412	
10. Matured endowments										
11. Annuity benefits					110,157				110,157	
12. Surrender values and withdrawals for life contracts	235								235	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	647				110,157				110,804	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year		412								412
Settled during current year:										
18.1 By payment in full		412								412
18.2 By payment on compromised claims										
18.3 Total paid		412								412
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements		412								412
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	1	31,064	(a)		No. of Policies	30,653,000			1	30,684,064
21. Issued during year						34,320,000				34,320,000
22. Other changes to in force (Net)		173				7,367,000				7,367,173
23. In force December 31, current year	1	31,237	(a)			72,340,000			1	72,371,237

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	504,519	506,348		746,777	961,927
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	504,519	506,348		746,777	961,927

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

**DIRECT BUSINESS IN THE STATE OF: US VIRGIN ISLANDS
DURING THE YEAR 2014**



65315201443055100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance										520
2. Annuity considerations										
3. Deposit-type contract funds										
4. Other considerations										
5. Totals (Lines 1 to 4)										520
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit										
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period										
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)										
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)										
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals										
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year					No. of Policies					
21. Issued during year				(a)						
22. Other changes to in force (Net)										
23. In force December 31, current year				(a)						

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	165	166			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	165	166			

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

**DIRECT BUSINESS IN THE STATE OF: NORTHERN MARIANA ISLANDS
DURING THE YEAR 2014**



65315201443056000

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance										
2. Annuity considerations										
3. Deposit-type contract funds										
4. Other considerations										
5. Totals (Lines 1 to 4)										
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit										
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period										
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)										
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)										
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals										
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year					No. of Policies					
21. Issued during year				(a)						
22. Other changes to in force (Net)										
23. In force December 31, current year				(a)						

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

ACCIDENT AND HEALTH INSURANCE

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

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

**DIRECT BUSINESS IN THE STATE OF: CANADA
DURING THE YEAR 2014**



65315201443057100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	13,407				212,267				225,674	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	13,407				212,267				225,674	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(22)								(22)	
6.2 Applied to pay renewal premiums	93								93	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,192								2,192	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,263								2,263	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	2,263								2,263	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits					197,051				197,051	
10. Matured endowments										
11. Annuity benefits	1,387,891				10,921				1,398,812	
12. Surrender values and withdrawals for life contracts	11,291								11,291	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	1,399,182				207,972				1,607,154	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year					4	222,051			4	222,051
Settled during current year:										
18.1 By payment in full					2	197,051			2	197,051
18.2 By payment on compromised claims										
18.3 Total paid					2	197,051			2	197,051
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements					2	197,051			2	197,051
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					2	25,000			2	25,000
POLICY EXHIBIT										
20. In force December 31, prior year	12	199,842	(a)			45,573,000			12	45,772,842
21. Issued during year						4,187,000				4,187,000
22. Other changes to in force (Net)	(1)	(29,415)				3,049,000			(1)	3,019,585
23. In force December 31, current year	11	170,427	(a)			52,809,000			11	52,979,427

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	363,321	364,638		607,850	782,974
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	363,321	364,638		607,850	782,974

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

**DIRECT BUSINESS IN THE STATE OF: OTHER ALIEN
DURING THE YEAR 2014**



65315201443058100

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance										
2. Annuity considerations		92,230,476								92,230,476
3. Deposit-type contract funds		71,635,328		X X X				X X X		71,635,328
4. Other considerations										
5. Totals (Lines 1 to 4)		163,865,804								163,865,804
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit										
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period										
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)										
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)										
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits						109,500				109,500
10. Matured endowments						79,007				79,007
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals						188,507				188,507
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year					6	109,500			6	109,500
Settled during current year:										
18.1 By payment in full					6	109,500			6	109,500
18.2 By payment on compromised claims										
18.3 Total paid					6	109,500			6	109,500
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements					6	109,500			6	109,500
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year					No. of Policies					
21. Issued during year			(a)							
22. Other changes to in force (Net)										
23. In force December 31, current year			(a)							

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)				474,723	611,493
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)				474,723	611,493

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



65315201443059100

**DIRECT BUSINESS IN THE STATE OF: GRAND TOTAL
DURING THE YEAR 2014**

NAIC Group Code 0111

LIFE INSURANCE

NAIC Company Code 65315

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	650,300,323				288,024,819				938,325,142	
2. Annuity considerations	779,091,879								779,091,879	
3. Deposit-type contract funds	161,289,594		X X X				X X X		161,289,594	
4. Other considerations										
5. Totals (Lines 1 to 4)	1,590,681,796				288,024,819				1,878,706,615	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	14,284								14,284	
6.2 Applied to pay renewal premiums	428,901								428,901	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,703,489								5,703,489	
6.4 Other	56,536								56,536	
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,203,210								6,203,210	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	6,203,210								6,203,210	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	146,248,904				244,572,237				390,821,141	
10. Matured endowments										
11. Annuity benefits	323,492,728				23,895,688				347,388,416	
12. Surrender values and withdrawals for life contracts	154,712,377				8,018,192				162,730,569	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Totals	624,454,009				276,486,117				900,940,126	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	427	27,072,718			554	37,380,618			981	64,453,336
17. Incurred during current year	2,372	142,353,741			4,559	243,911,354			6,931	386,265,095
Settled during current year:										
18.1 By payment in full	2,390	146,249,064			4,425	244,572,237			6,815	390,821,301
18.2 By payment on compromised claims										
18.3 Total paid	2,390	146,249,064			4,425	244,572,237			6,815	390,821,301
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2,390	146,249,064			4,425	244,572,237			6,815	390,821,301
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	409	23,177,395			688	36,719,735			1,097	59,897,130
POLICY EXHIBIT										
					No. of Policies					
20. In force December 31, prior year	369,739	50,120,232,426	(a)		390	118,054,036.2			370,129	168,174,268,642
21. Issued during year	42,875	6,554,882,991			71	28,801,578.00			42,946	35,356,460,991
22. Other changes to in force (Net)	(23,556)	(2,805,527,754)			8,732	2,090,902,321			(14,824)	(714,625,433)
23. In force December 31, current year	389,058	53,869,587,663	(a)		9,193	148,946,516.5			398,251	202,816,104,200

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	716,245,675	718,841,831		526,652,469	678,383,595
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual policies:					
25.1 Non-cancelable (b)	4,512	4,483		54,498	32,960
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,512	4,483		54,498	32,960
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	716,250,187	718,846,314		526,706,967	678,416,555

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

EXHIBIT OF LIFE INSURANCE

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	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			369,739	50,120,234			390	1,186,294	118,054,035	168,174,269
2. Issued during year			42,875	6,554,883			71	301,672	28,801,578	35,356,461
3. Reinsurance assumed										
4. Revived during year			1,456	653,290						653,290
5. Increased during year (net)			4,911	207,575				25,986	7,181,437	7,389,012
6. Subtotals, Lines 2 to 5			49,242	7,415,748			71	327,658	35,983,015	43,398,763
7. Additions by dividends during year	X X X		X X X	(3,362)	X X X		X X X	X X X		(3,362)
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			418,981	57,532,620			461	1,513,952	154,037,050	211,569,670
Deductions during year:										
10. Death			2,473	138,474			X X X	4,412	227,403	365,877
11. Maturity			5	104			X X X			104
12. Disability							X X X			
13. Expiry			1,422	48,834				1	32	48,866
14. Surrender			11,692	1,249,809				164	6,688	1,256,497
15. Lapse			12,008	1,661,365			25	38,458	4,854,626	6,515,991
16. Conversion			2,323	564,445			X X X	X X X	X X X	564,445
17. Decreased (net)								(4)	1,784	1,784
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			29,923	3,663,031			25	43,031	5,090,533	8,753,564
21. In force end of year (Line 9 minus Line 20)			389,058	53,869,589			436	1,470,921	148,946,517	202,816,106
22. Reinsurance ceded end of year	X X X		X X X	37,902,023	X X X		X X X	X X X	2,900,030	40,802,053
23. Line 21 minus Line 22	X X X		X X X	15,967,566	X X X	(b)	X X X	X X X	146,046,487	162,014,053
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)										

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

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

NONE

NONE

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	288,313
25. Other paid-up insurance			73,028	5,100,520
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			2,136	109,997
28. Term policies - other	19,259	4,772,191	147,277	37,386,921
29. Other term insurance - decreasing	X X X		X X X	9,059
30. Other term insurance	X X X	22,312	X X X	762,927
31. Totals, (Lines 27 to 30)	19,259	4,794,503	149,413	38,268,904
Reconciliation to Lines 2 and 21:				
32. Term additions	X X X		X X X	310,798
33. Totals, extended term insurance	X X X	X X X	3,999	91,848
34. Totals, whole life and endowment	23,616	1,757,133	235,646	15,198,037
35. Totals (Lines 31 to 34)	42,875	6,551,636	389,058	53,869,587

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	6,510,579	44,304	50,794,185	3,075,402
38. Credit Life (Group and Individual)				
39. Group	28,801,578		148,946,517	
40. Totals (Lines 36 to 39)	35,312,157	44,304	199,740,702	3,075,402

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	576,032
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)	308,281
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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 scheduled amount, except mortgage protection on policies issued 1/31/81 and prior which is 1.1 times the scheduled amount.
47.2 Family Protection at \$ 5,000 per unit. Childrens 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			45,810	3,438,648			1,051,274	106,776,359
49. Disability Income								
50. Extended Benefits			X X X	X X X				
51. Other								
52. Total		(b)	45,810	(b) 3,438,648		(b)	1,051,274	(b) 106,776,359

(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	87	28	2	
2. Issued during year	3	6		
3. Reinsurance assumed				
4. Increased during year (net)		1		
5. Total (Lines 1 to 4)	90	35	2	
Deductions during year:				
6. Decreased (net)	8			
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	8			
9. In force end of year	82	35	2	
10. Amount on deposit	(a)			(a)
11. Income now payable	82	35	2	
12. Amount of income payable	(a) 189,360	(a) 813,168	(a) 4,731	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	31,017	14,961	78	16,844
2. Issued during year	2,970	7,656		
3. Reinsurance assumed				
4. Increased during year (net)	471	(33)		
5. Total (Lines 1 to 4)	34,458	22,584	78	16,844
Deductions during year:				
6. Decreased (net)	1,532	1,063		593
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	1,532	1,063		593
9. In force end of year	32,926	21,521	78	16,251
Income now payable:				
10. Amount of income payable	(a) 464,466,367	X X X	X X X	(a) 23,768,914
Deferred fully paid:				
11. Account Balance	X X X	(a) 1,681,490,683	X X X	(a) 38,594,582
Deferred not fully paid:				
12. Account Balance	X X X	(a) 29,686,626	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	2,941,319	638,446,000			40	5,654
2. Issued during year	401,222	88,822,000				
3. Reinsurance assumed						
4. Increased during year (net)		X X X		X X X		X X X
5. Total (Lines 1 to 4)	3,342,541	X X X		X X X	40	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)	18,791	X X X		X X X	9	X X X
8. Reinsurance ceded		X X X		X X X		X X X
9. Totals (Lines 6 to 8)	18,791	X X X		X X X	9	X X X
10. In force end of year	3,323,750	(a) 726,454,000		(a)	31	(a) 4,180

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year	41,840	4,496
2. Issued during year	3,432	
3. Reinsurance assumed		
4. Increased during year (net)	3	
5. Total (Lines 1 to 4)	45,275	4,496
Deductions during year:		
6. Decreased (net)	3,238	169
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	3,238	169
9. In force end of year	42,037	4,327
10. Amount of account balance	(a) 45,329,447	(a) 8,475,329

(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	28,479,421
2. Current year's realized pre-tax capital gains/(losses) of \$ 2,957,030 transferred into the reserve net of taxes of \$ 1,034,960	1,922,070
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)	30,401,491
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	4,896,434
6. Reserve as of December 31, current year (Line 4 minus Line 5)	25,505,057

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. 2014	4,231,979	664,455		4,896,434
2. 2015	3,257,492	486,491		3,743,983
3. 2016	2,527,144	419,662		2,946,806
4. 2017	2,061,682	247,558		2,309,240
5. 2018	1,773,618	68,598		1,842,216
6. 2019	1,546,224	(113,679)		1,432,545
7. 2020	1,286,121	(188,322)		1,097,799
8. 2021	1,076,832	(139,463)		937,369
9. 2022	954,563	(87,229)		867,334
10. 2023	880,345	(34,160)		846,185
11. 2024	814,076	22,918		836,994
12. 2025	741,892	50,374		792,266
13. 2026	706,913	46,857		753,770
14. 2027	688,075	43,551		731,626
15. 2028	625,860	40,048		665,908
16. 2029	604,483	35,275		639,758
17. 2030	590,961	34,048		625,009
18. 2031	554,372	33,738		588,110
19. 2032	477,437	34,309		511,746
20. 2033	450,769	34,300		485,069
21. 2034	445,020	34,693		479,713
22. 2035	425,570	33,450		459,020
23. 2036	386,266	30,517		416,783
24. 2037	359,758	27,284		387,042
25. 2038	322,076	24,720		346,796
26. 2039	257,399	21,186		278,585
27. 2040	185,735	17,745		203,480
28. 2041	133,877	14,062		147,939
29. 2042	87,573	10,379		97,952
30. 2043		6,696		6,696
31. 2044 and Later		2,009		2,009
32. Total (Lines 1 to 31)	28,454,112	1,922,070		30,376,182

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	59,202,418	4,855,870	64,058,288	2,467,306	16,384,393	18,851,699	82,909,987
2. Realized capital gains/(losses) net of taxes-General Account	66,743	(92,783)	(26,040)		(142,881)	(142,881)	(168,921)
3. Realized capital gains/(losses) net of taxes-Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes-General Account	(4,421,997)	(111,355)	(4,533,352)	1,076,501	7,235,136	8,311,637	3,778,285
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	12,579,742	852,882	13,432,624		46,775	46,775	13,479,399
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	67,426,906	5,504,614	72,931,520	3,543,807	23,523,423	27,067,230	99,998,750
9. Maximum reserve	74,682,912	4,296,407	78,979,319	2,535,241	21,452,844	23,988,085	102,967,404
10. Reserve objective	55,239,703	3,309,287	58,548,990	2,515,580	21,370,987	23,886,567	82,435,557
11. 20% of (Line 10 - Line 8)	(2,437,441)	(439,065)	(2,876,506)	(205,645)	(430,487)	(636,132)	(3,512,638)
12. Balance before transfers (Lines 8 + 11)	64,989,465	5,065,549	70,055,014	3,338,162	23,092,936	26,431,098	96,486,112
13. Transfers	769,142	(769,142)		(802,921)	802,921		
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero	47,713		47,713		(2,443,013)	(2,443,013)	(2,395,300)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	65,806,320	4,296,407	70,102,727	2,535,241	21,452,844	23,988,085	94,090,812

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

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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	918,089,409	X X X	X X X	918,089,409	0.0000		0.0000		0.0000	
2	1	Highest Quality	8,642,292,397	X X X	X X X	8,642,292,397	0.0004	3,456,917	0.0023	19,877,273	0.0030	25,926,877
3	2	High Quality	2,905,595,096	X X X	X X X	2,905,595,096	0.0019	5,520,631	0.0058	16,852,452	0.0090	26,150,356
4	3	Medium Quality	231,779,630	X X X	X X X	231,779,630	0.0093	2,155,551	0.0230	5,330,931	0.0340	7,880,507
5	4	Low Quality	62,762,839	X X X	X X X	62,762,839	0.0213	1,336,848	0.0530	3,326,430	0.0750	4,707,213
6	5	Lower Quality	742,287	X X X	X X X	742,287	0.0432	32,067	0.1100	81,652	0.1700	126,189
7	6	In or Near Default	46,966,246	X X X	X X X	46,966,246	0.0000		0.2000	9,393,249	0.2000	9,393,249
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)	12,808,227,904	X X X	X X X	12,808,227,904	X X X	12,502,014	X X X	54,861,987	X X X	74,184,391
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	996,322	X X X	X X X	996,322	0.0213	21,222	0.0530	52,805	0.0750	74,724
14	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
15	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
16		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
17		Total Preferred Stocks (Sum of Lines 10 through 16)	996,322	X X X	X X X	996,322	X X X	21,222	X X X	52,805	X X X	74,724
SHORT-TERM BONDS												
18		Exempt Obligations		X X X	X X X		0.0000		0.0000		0.0000	
19	1	Highest Quality	141,265,738	X X X	X X X	141,265,738	0.0004	56,506	0.0023	324,911	0.0030	423,797
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)	141,265,738	X X X	X X X	141,265,738	X X X	56,506	X X X	324,911	X X X	423,797

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

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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)	12,950,489,964	X X X	X X X	12,950,489,964	X X X	12,579,742	X X X	55,239,703	X X X	74,682,912
MORTGAGE LOANS												
In Good Standing:												
35		Farm Mortgages - CM1 - Highest Quality			X X X		0.0010		0.0050		0.0065	
36		Farm Mortgages - CM2 - High Quality			X X X		0.0035		0.0100		0.0130	
37		Farm Mortgages - CM3 - Medium Quality			X X X		0.0060		0.0175		0.0225	
38		Farm Mortgages - CM4 - Low Medium Quality			X X X		0.0105		0.0300		0.0375	
39		Farm Mortgages - CM5 - Low Quality			X X X		0.0160		0.0425		0.0550	
40		Residential Mortgages - Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
41		Residential Mortgages - All Other			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 - CM1 - Highest Quality	400,720,577		X X X	400,720,577	0.0010	400,721	0.0050	2,003,603	0.0065	2,604,684
44		Commercial Mortgages - All Other - CM2 - High Quality	86,670,209		X X X	86,670,209	0.0035	303,346	0.0100	866,702	0.0130	1,126,713
45		Commercial Mortgages - All Other - CM3 - Medium Quality	22,853,018		X X X	22,853,018	0.0060	137,118	0.0175	399,928	0.0225	514,193
46		Commercial Mortgages - All Other - CM4 - Low Medium Quality	98,878		X X X	98,878	0.0105	1,038	0.0300	2,966	0.0375	3,708
47		Commercial Mortgages - All Other - CM5 - Low Quality	33,978		X X X	33,978	0.0160	544	0.0425	1,444	0.0550	1,869
Overdue, Not in Process:												
48		Farm Mortgages			X X X		0.0420		0.0760		0.1200	
49		Residential Mortgages - Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
50		Residential Mortgages - All Other			X X X		0.0025		0.0058		0.0090	
51		Commercial Mortgages - Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
52		Commercial Mortgages - All Other	240,823		X X X	240,823	0.0420	10,115	0.0760	18,303	0.1200	28,899
In Process of Foreclosure:												
53		Farm Mortgages			X X X		0.0000		0.1700		0.1700	
54		Residential Mortgages - Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
55		Residential Mortgages - All Other			X X X		0.0000		0.0130		0.0130	
56		Commercial Mortgages - Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
57		Commercial Mortgages - All Other	96,121		X X X	96,121	0.0000		0.1700	16,341	0.1700	16,341
58		Total Schedule B Mortgages (Sum of Lines 35 through 57) (Page 2, Line 3, Net Admitted Asset)	510,713,604		X X X	510,713,604	X X X	852,882	X X X	3,309,287	X X X	4,296,407
59		Schedule DA Mortgages			X X X		0.0030		0.0100		0.0130	
60		Total Mortgage Loans on Real Estate (Lines 58 + 59)	510,713,604		X X X	510,713,604	X X X	852,882	X X X	3,309,287	X X X	4,296,407

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

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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	6,553,700	X X X	X X X	6,553,700	0.0000		0.0050	32,769	0.0080	52,430
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		Real Estate					(b)		(b)		(b)	
15		Affiliated - Certain Other (See SVO Purposes & Procedures Manual)		X X X	X X X		0.0000		0.1300		0.1300	
16		Affiliated - All Other	15,517,570	X X X	X X X	15,517,570	0.0000		0.1600	2,482,811	0.1600	2,482,811
17		Total Common Stock (Sum of Lines 1 through 16)	22,071,270			22,071,270	X X X		X X X	2,515,580	X X X	2,535,241
REAL ESTATE												
18		Home Office Property (General Account only)					0.0000		0.0750		0.0750	
19		Investment Properties					0.0000		0.0750		0.0750	
20		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
21		Total Real Estate (Sum of Lines 18 through 20)					X X X		X X X		X X X	
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22		Exempt Obligations		X X X	X X X		0.0000		0.0000		0.0000	
23	1	Highest Quality		X X X	X X X		0.0004		0.0023		0.0030	
24	2	High Quality		X X X	X X X		0.0019		0.0058		0.0090	
25	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
26	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
27	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
28	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
29		Total with Bond Characteristics (Sum of Lines 22 through 28)		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**

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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												
30	1	Highest Quality	116,938,233	X X X	X X X	116,938,233	0.0004	46,775	0.0023	268,958	0.0030	350,815
31	2	High Quality		X X X	X X X		0.0019		0.0058		0.0090	
32	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
33	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
34	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
35	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
36		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
37		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	116,938,233	X X X	X X X	116,938,233	X X X	46,775	X X X	268,958	X X X	350,815
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38		Mortgages - CM1 - Highest Quality			X X X		0.0010		0.0050		0.0065	
39		Mortgages - CM2 - High Quality			X X X		0.0035		0.0100		0.0130	
40		Mortgages - CM3 - Medium Quality			X X X		0.0060		0.0175		0.0225	
41		Mortgages - CM4 - Low Medium Quality			X X X		0.0105		0.0300		0.0375	
42		Mortgages - CM5 - Low Quality			X X X		0.0160		0.0425		0.0550	
43		Residential Mortgages - Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
44		Residential Mortgages - All Other		X X X	X X X		0.0013		0.0030		0.0040	
45		Commercial Mortgages - Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
Overdue, Not in Process Affiliated:												
46		Farm Mortgages			X X X		0.0420		0.0760		0.1200	
47		Residential Mortgages - Insured or Guaranteed			X		0.0005		0.0012		0.0020	
48		Residential Mortgages - All Other			X		0.0025		0.0058		0.0090	
49		Commercial Mortgages - Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
50		Commercial Mortgages - All Other			X X X		0.0420		0.0760		0.1200	
51		In Process of Foreclosure Affiliated:										
52		Farm Mortgages			X X X		0.0000		0.1700		0.1700	
53		Residential Mortgages - Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
54		Residential Mortgages - All Other			X X X		0.0000		0.0130		0.0130	
55		Commercial Mortgages - Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
56		Commercial Mortgages - All Other			X X X		0.0000		0.1700		0.1700	
57		Total Affiliated (Sum of Lines 38 through 55)			X X X		X X X		X X X		X X X	
58		Unaffiliated - In Good Standing With Covenants			X X X		(c)		(c)		(c)	
59		Unaffiliated - In Good Standing Deceased With Government Securities			X X X		0.0010		0.0050		0.0065	
60		Unaffiliated - In Good Standing Primarily Senior			X X X		0.0035		0.0100		0.0130	
61		Unaffiliated - In Good Standing All Other			X X X		0.0060		0.0175		0.0225	
62		Unaffiliated - Overdue, Not in Process			X X X		0.0420		0.0760		0.1200	
63		Unaffiliated - In Process of Foreclosure			X X X		0.0000		0.1700		0.1700	
64		Total Unaffiliated (Sum of Lines 57 through 62)			X X X		X X X		X X X		X X X	
64		Total with Mortgage Loan Characteristics (Lines 56 + 63)			X X X		X X X		X X X		X X X	

NONE

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

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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												
65		Unaffiliated Public		X X X	X X X		0.0000		(a)	(a)		
66		Unaffiliated Private	129,473,122	X X X	X X X	129,473,122	0.0000		0.1600	20,715,700	0.1600	20,715,700
67		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
68		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		X X X	X X X		0.0000		0.1300		0.1300	
69		Affiliated Other-All Other		X X X	X X X		0.0000		0.1600		0.1600	
70		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	129,473,122	X X X	X X X	129,473,122	X X X		X X X	20,715,700	X X X	20,715,700
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71		Home Office Property (General Account only)					0.0000		0.0750		0.0750	
72		Investment Properties	889,289			889,289	0.0000		0.0750	66,697	0.0750	66,697
73		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
74		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	889,289			889,289	X X X		X X X	66,697	X X X	66,697
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75		Guaranteed Federal Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
76		Non-guaranteed Federal Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
77		Guaranteed State Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
78		Non-Guaranteed State Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
79		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
80		Total LIHTC (Sum of Lines 75 through 79)					X X X		X X X		X X X	
ALL OTHER INVESTMENTS												
81		NAIC 1 Working Capital Finance Investments		X X X			0.0000		0.0037		0.0037	
82		NAIC 2 Working Capital Finance Investments		X X X			0.0000		0.0120		0.0120	
83		Other Invested Assets-Schedule BA	2,458,709	X X X		2,458,709	0.0000		0.1300	319,632	0.1300	319,632
84		Other Short-term Invested Assets-Schedule DA		X X X			0.0000		0.1300		0.1300	
85		Total All Other (Sum of Lines 81, 82, 83 and 84)	2,458,709	X X X		2,458,709	X X X		X X X	319,632	X X X	319,632
86		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	249,759,353			249,759,353	X X X	46,775	X X X	21,370,987	X X X	21,452,844

(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.
 (c) This will be the factor associated with the risk category determined in the company generated worksheet.

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

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

SCHEDULE F

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

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
14436209NA3	55715	KY	2013	15,000			MATERIAL REPRESENTATION
14471032NA3	55762	LA	2013	50,000			MATERIAL REPRESENTATION
78940294NU3	55988	OH	2014	124,725			MATERIAL REPRESENTATION
78837744NU3	56238	MI	2013	44,375			MATERIAL REPRESENTATION
14317454NT3	56291	TX	2013	100,000			MATERIAL REPRESENTATION
78833307NU3	56456	MA	2013	47,564			MATERIAL REPRESENTATION
78932272NU3	56565	IL	2014	230,416			MATERIAL REPRESENTATION
78830872NU3	56678	AR	2013	36,677			MATERIAL REPRESENTATION
78888882NU3	56688	NY	2013	25,768			MATERIAL REPRESENTATION
14246675NN3	54079	NY	2012	50,000			MATERIAL REPRESENTATION
78799920NU3	55469	OH	2012	36,141			MATERIAL REPRESENTATION
78915328NU3	55890	NY	2013	25,884			MATERIAL REPRESENTATION
78805804NU3	55891	NY	2012	25,770			MATERIAL REPRESENTATION
78810801NU3	56258	GA	2012	145,790			MATERIAL REPRESENTATION
78799964NU3	56259	GA	2012	148,930			MATERIAL REPRESENTATION
78850081NU3	56262	MD	2013	25,558			MATERIAL REPRESENTATION
78782692NU3	56263	MD	2012	64,985			MATERIAL REPRESENTATION
78898511NU3	56322	MA	2013	314,108			MATERIAL REPRESENTATION
14170937NC3	56567	NC	2012	30,000			MATERIAL REPRESENTATION
14435856NN3	55019	GA	2013	100,000			MATERIAL REPRESENTATION
78758998NU3	55533	NY	2012	51,540			MATERIAL REPRESENTATION
14591845NT3	55556	NJ	2013	50,000			MATERIAL REPRESENTATION
78803846NU3	55691	FL	2012	24,974			MATERIAL REPRESENTATION
78803824NU3	55692	FL	2012	24,974			MATERIAL REPRESENTATION
78847201NU3	55956	MA	2013	203,315			MATERIAL REPRESENTATION
78747200NU3	55987	PA	2012	36,783			MATERIAL REPRESENTATION
78876478NU3	56124	TN	2013	132,269			MATERIAL REPRESENTATION
14264337NT3	56225	NY	2013	50,000			MATERIAL REPRESENTATION
78810479NU3	56341	FL	2012	311,625			MATERIAL REPRESENTATION
78789917NU3	55381	NY	2012	27,700			MATERIAL REPRESENTATION
78884946NU3	55679	NY	2013	53,340			MATERIAL REPRESENTATION
78730791NU3	55730	NY	2012	87,475			MATERIAL REPRESENTATION
78826375NU3	55756	CA	2013	43,594			MATERIAL REPRESENTATION
78826262NU3	55788	OH	2013	73,558			MATERIAL REPRESENTATION
78805724NU3	55859	FL	2012	57,126			MATERIAL REPRESENTATION
14444276NT3	55881	NV	2013	50,000			MATERIAL REPRESENTATION
78787539NU3	53551	NY	2012	31,751			MATERIAL REPRESENTATION
78776956NU3	53963	NY	2012	30,970			MATERIAL REPRESENTATION
78807588NU3	54431	DE	2012	24,437			MATERIAL REPRESENTATION
78820448NU3	54433	NJ	2013	27,169			MATERIAL REPRESENTATION
78796701NU3	54454	MD	2012	132,280			MATERIAL REPRESENTATION
78716429NU3	54765	CA	2012	49,948			MATERIAL REPRESENTATION
78771893NU3	54815	CA	2012	77,830			MATERIAL REPRESENTATION
78808033NU3	55302	CA	2012	22,070			MATERIAL REPRESENTATION
78771223NU3	55304	NY	2012	33,965			MATERIAL REPRESENTATION
78749861NU3	55349	NJ	2012	18,582			MATERIAL REPRESENTATION
78872009NU3	55617	MI	2013	25,357			MATERIAL REPRESENTATION
78872010NU3	55618	MI	2013	25,357			MATERIAL REPRESENTATION
78744753NU3	55623	NJ	2012	47,568			MATERIAL REPRESENTATION
78765577NU3	55664	IN	2012	47,568			MATERIAL REPRESENTATION
78837948NU3	55408	OR	2013	112,988			MATERIAL REPRESENTATION
78836823NU3	55464	FL	2013	239,989			MATERIAL REPRESENTATION
78712107NU3	54093	NE	2012	65,167			MATERIAL REPRESENTATION
78885491NU3	55008	CT	2013	30,569			MATERIAL REPRESENTATION
78790772NU3	55120	MI	2012	41,997			MATERIAL REPRESENTATION
14460357NT3	55380	CA	2013	50,000			MATERIAL REPRESENTATION
78877787NU3	55390	CA	2013	71,402			MATERIAL REPRESENTATION
13934404NH3	54610	WV	2012	75,000			DENIED SUICIDE PROVISION
78646618NU3	54327	NY	2011	25,770			MATERIAL REPRESENTATION
78713131NU3	54602	GA	2012	71,410			MATERIAL REPRESENTATION
78719115NU3	54618	WA	2012	155,660			MATERIAL REPRESENTATION
78759728NU3	54685	NC	2012	76,680			MATERIAL REPRESENTATION
14350833NB3	54728	GA	2013	25,000			MATERIAL REPRESENTATION
78864680NU3	54767	OH	2013	40,876			MATERIAL REPRESENTATION
78757236NU3	54807	PA	2012	108,090			MATERIAL REPRESENTATION
78839074NU3	54900	FL	2013	138,600			MATERIAL REPRESENTATION
14230449NN3	54973	TN	2012	50,984			MATERIAL REPRESENTATION
78810561NU3	55033	TX	2012	63,900			MATERIAL REPRESENTATION
78865523NU3	55137	NY	2013	41,114			MATERIAL REPRESENTATION
78826148NU3	55222	MI	2013	41,545			MATERIAL REPRESENTATION
14456475NN3	54366	GA	2013	50,000			MATERIAL REPRESENTATION
70330803NU3	54623	NY	2003	38,617			MATERIAL REPRESENTATION
78738777NU3	54813	FL	2012	135,860			MATERIAL REPRESENTATION
78849429NU3	54841	AL	2013	41,515			MATERIAL REPRESENTATION
78700740NU3	54888	MD	2011	28,250			MATERIAL REPRESENTATION
78817842NU3	53730	NY	2012	23,033			MATERIAL REPRESENTATION
78788302NU3	56729	IN	2012	112,703			MATERIAL REPRESENTATION
60747326NU3	56813	WA	2013	50,000			MATERIAL REPRESENTATION
78942161NU3	56948	NY	2014	25,488			MATERIAL REPRESENTATION
78813110NU3	56949	NY	2012	25,360			MATERIAL REPRESENTATION
78902528NU3	57167	NY	2013	50,000			MATERIAL REPRESENTATION
78921792NU3	57210	NY	2014	19,254			MATERIAL REPRESENTATION
78975490NU3	57268	PA	2014	46,236			MATERIAL REPRESENTATION
78975343NU3	57269	PA	2014	284,013			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
60742968NU3	57352	NC	2013	50,000			MATERIAL REPRESENTATION
78909126NU3	57362	AL	2013	34,885			MATERIAL REPRESENTATION
60706828NU3	54394	CA	2012	50,000			MATERIAL REPRESENTATION
78916682NU3	56414	CA	2014	77,945			MATERIAL REPRESENTATION
78881395NU3	56902	CA	2013	168,242			MATERIAL REPRESENTATION
78885594NU3	57065	WV	2013	207,723			MATERIAL REPRESENTATION
73517449NP3	57564	CA	2005	41,340			MATERIAL REPRESENTATION
78470628NU3	46412	NY	2010	224,670			MATERIAL REPRESENTATION
78706677NU3	55529	NY	2011	35,676			MATERIAL REPRESENTATION
78785708NU3	56269	IN	2012	51,540			MATERIAL REPRESENTATION
14204868NT3	56335	TX	2012	50,000			MATERIAL REPRESENTATION
78869413NU3	56570	NY	2013	18,864			MATERIAL REPRESENTATION
78916409NU3	56616	WV	2014	50,576			MATERIAL REPRESENTATION
78807873NU3	56636	VA	2012	43,259			MATERIAL REPRESENTATION
14777703NX3	56664	NJ	2014	50,000			MATERIAL REPRESENTATION
78966503NU3	56768	NY	2014	48,051			MATERIAL REPRESENTATION
78782512NU3	56826	AZ	2012	51,540			MATERIAL REPRESENTATION
78800193NU3	56950	MD	2012	132,280			MATERIAL REPRESENTATION
78964497NU3	57113	DE	2014	23,880			MATERIAL REPRESENTATION
14183590NH3	57115	LA	2012	30,000			MATERIAL REPRESENTATION
78816625NU3	57308	NY	2012	19,656			MATERIAL REPRESENTATION
78743569NU3	54198	GA	2012	50,720			MATERIAL REPRESENTATION
78702731NU3	54207	IL	2011	23,033			MATERIAL REPRESENTATION
78787403NU3	53828	GA	2012	138,500			MATERIAL REPRESENTATION
78860265NU3	54409	PA	2013	73,314			MATERIAL REPRESENTATION
78700693NU3	54523	WA	2012	148,539			MATERIAL REPRESENTATION
78729402NU3	54650	NY	2012	31,700			MATERIAL REPRESENTATION
78799851NU3	54667	MI	2012	47,097			MATERIAL REPRESENTATION
78858524NU3	54775	TN	2013	48,182			MATERIAL REPRESENTATION
0199999	Disposed - Death Claims - Ordinary			7,993,098			X X X
287388	5004859	AL	2014				Misrepresentation, Contestability Perio
259918	5086562	CA	2014	50,000			Misrepresentation, Contestability Perio
261332	4975054	CA	2014	103,000			Misrepresentation, Contestability Perio
004358	4848589	CA	2015	10,000			Misrepresentation, Contestability Perio
037255	4949388	CA	2014	25,000			Exceeded Leave of Absense
066388	4602422	CA	2013	200,000			Misrepresentation, Contestability Perio
066390	4877379	CA	2014	100,000			No Insurance in Effect
260780	5086723	FL	2014	1,500			Misrepresentation, Contestability Perio
291123	4887260	FL	2014	25,000			Misrepresentation, Contestability Perio
461036	4959926	FL	2014	10,000			Misrepresentation, Contestability Perio
094274	4969031	GA	2014	5,000			Misrepresentation, Contestability Perio
290949	4943461	GA	2014	5,000			Misrepresentation, Contestability Perio
290499	5050685	IN	2014	10,000			Misrepresentation, Contestability Perio
290487	4704159	LA	2014				Misrepresentation, Contestability Perio
000001	5116928	MA	2014	10,000			Misrepresentation, Contestability Perio
509893	5098982	MD	2014	50,000			Misrepresentation, Contestability Perio
036967	5062660	MI	2014	23,000			Misrepresentation, Contestability Perio
261358	4859343	MO	2014	123,000			Misrepresentation, Contestability Perio
035818	4846131	MS	2014	164,000			Misrepresentation, Contestability Perio
439013	4837948	NC	2014	30,000			Misrepresentation, Contestability Perio
094177	4848658	NY	2014	4,000			Misrepresentation, Contestability Perio
290863	5050868	OH	2014	132,000			Misrepresentation, Contestability Perio
461077	4866872	OH	2014	5,000			Misrepresentation, Contestability Perio
000001	4893297	PA	2014	25,000			Misrepresentation, Contestability Perio
509751	4929345	PA	2014	25,000			Misrepresentation, Contestability Perio
025155	4838018	PA	2014	1,000			Misrepresentation, Contestability Perio
034678	4918434	PA	2014				Misrepresentation, Contestability Perio
291250	5086444	TN	2014	3,500			Misrepresentation, Contestability Perio
288985	4791397	TX	2013				Misrepresentation, Contestability Perio
444185	4867197	TX	2014				Misrepresentation, Contestability Perio
447389	4728139	TX	2013	10,000			Misrepresentation, Contestability Perio
459081	4507401	TX	2012	20,000			Misrepresentation, Contestability Perio
460617	4758970	TX	2013				Misrepresentation, Contestability Perio
460617	5075132	TX	2014	10,000			Misrepresentation, Contestability Perio
535203	4874405	TX	2014	30,000			Misrepresentation, Contestability Perio
464360	4487236	UT	2014	259,000			No Insurance in Effect
464360	4487236	UT	2014	259,000			No Insurance in Effect
444195	4884252	VA	2014	50,000			Misrepresentation, Contestability Perio
461388	4997278	VA	2014	113,000			Misrepresentation, Contestability Perio
066373	4881962	WY	2014				Misrepresentation, Contestability Perio
0399999	Disposed - Death Claims - Group			1,891,000			X X X
0599999	Subtotals - Disposed - Death Claims			9,884,098			X X X
2699999	Subtotals - Claims Disposed of During Current Year			9,884,098			X X X
5399999	Totals			9,884,098			X X X

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1 – ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	719,324,396	X X X	719,320,117	X X X		X X X		X X X	4,279	X X X		X X X		X X X		X X X		X X X
2. Premiums earned	718,846,312	X X X	718,841,830	X X X		X X X		X X X	4,482	X X X		X X X		X X X		X X X		X X X
3. Incurred claims	678,416,553	94.4	678,383,592	94.4					32,961	735.4								
4. Cost containment expenses	2,035,134	0.3	2,035,134	0.3														
5. Incurred claims and cost containment expenses (Lines 3 and 4)	680,451,687	94.7	680,418,726	94.7					32,961	735.4								
6. Increase in contract reserves	(6,302)	(0.0)							(6,302)	(140.6)								
7. Commissions (a)	18,947,150	2.6	18,947,150	2.6														
8. Other general insurance expenses	63,082,189	8.8	63,076,083	8.8					6,106	136.2								
9. Taxes, licenses and fees	20,820,691	2.9	20,820,433	2.9					258	5.8								
10. Total other expenses incurred	102,850,030	14.3	102,843,666	14.3					6,364	142.0								
11. Aggregate write-ins for deductions	207,455	0.0	207,448	0.0					7	0.2								
12. Gain from underwriting before dividends or refunds	(64,656,558)	(9.0)	(64,628,010)	(9.0)					(28,548)	(636.9)								
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	(64,656,558)	(9.0)	(64,628,010)	(9.0)					(28,548)	(636.9)								

DETAILS OF WRITE-IN LINES																		
1101. Performance Guarantee	190,911	0.0%	190,911	0.0%														
1102. Misc Expense	16,544	0.0%	16,537	0.0%					7	0.2%								
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page																		
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	207,455	0.0	207,448	0.0					7	0.2								

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

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	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	686,290	685,565			725				
2. Advance premiums	663,119	663,119							
3. Reserve for rate credits									
4. Total premium reserves, current year	1,349,409	1,348,684			725				
5. Total premium reserves, prior year	871,325	870,397			928				
6. Increase in total premium reserves	478,084	478,287			(203)				
B. Contract Reserves:									
1. Additional reserves (a)	16,053				16,053				
2. Reserve for future contingent benefits (deferred maternity and other similar benefits)									
3. Total contract reserves, current year	16,053				16,053				
4. Total contract reserves, prior year	22,355				22,355				
5. Increase in contract reserves	(6,302)				(6,302)				
C. Claim Reserves and Liabilities:									
1. Total current year	1,791,144,302	1,791,001,062			143,240				
2. Total prior year	1,631,184,446	1,631,028,070			156,376				
3. Increase	159,959,856	159,972,992			(13,136)				
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	368,706,183	368,658,473			47,710				
1.2 On claims incurred during current year	149,750,515	149,752,128			(1,613)				
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	1,260,449,113	1,260,305,873			143,240				
2.2 On claims incurred during current year	530,695,189	530,695,189							
3. Test:									
3.1 Lines 1.1 and 2.1	1,629,155,296	1,628,964,346			190,950				
3.2 Claim reserves and liabilities, December 31, prior year	1,631,184,446	1,631,028,070			156,376				
3.3 Line 3.1 minus Line 3.2	(2,029,150)	(2,063,724)			34,574				
PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims	6,073	6,073							
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written	16,098,403	16,098,010			393				
2. Premiums earned	16,098,422	16,098,010			412				
3. Incurred claims	23,555,861	23,547,864			7,997				
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			701,966,341	701,966,341
2. Beginning Claim Reserves and Liabilities			1,671,474,765	1,671,474,765
3. Ending Claim Reserves and Liabilities			1,846,734,140	1,846,734,140
4. Claims Paid			526,706,966	526,706,966
B. Assumed Reinsurance:				
5. Incurred Claims			6,073	6,073
6. Beginning Claim Reserves and Liabilities			1,255,110	1,255,110
7. Ending Claim Reserves and Liabilities			1,050,532	1,050,532
8. Claims Paid			210,651	210,651
C. Ceded Reinsurance:				
9. Incurred Claims			23,555,860	23,555,860
10. Beginning Claim Reserves and Liabilities			43,213,771	43,213,771
11. Ending Claim Reserves and Liabilities			58,823,663	58,823,663
12. Claims Paid			7,945,968	7,945,968
D. Net:				
13. Incurred Claims			678,416,554	678,416,554
14. Beginning Claim Reserves and Liabilities			1,629,516,104	1,629,516,104
15. Ending Claim Reserves and Liabilities			1,788,961,009	1,788,961,009
16. Claims Paid			518,971,649	518,971,649
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses			680,451,197	680,451,197
18. Beginning Reserves and Liabilities			1,629,516,104	1,629,516,104
19. Ending Reserves and Liabilities			1,788,691,009	1,788,691,009
20. Paid Claims and Cost Containment Expenses			521,276,292	521,276,292

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	1,968,761	1,150,019		9,500		
79065	04-2461439	02/01/1996	SUN LIFE ASSURANCE COMPANY OF CANADA (US)	DE	ACO/I		28,288,190				
82627	06-0839705	10/01/1979	SWISS RE LIFE & HEALTH AMERICA, INC.	CT	YRT/I	513,058	2,105	2,136			
65676	35-0472300	01/01/1998	LINCOLN NATIONAL LIFE INSURANCE CO.	CT	YRT/I	474,168	7,707	(11,338)			
0899999	General Account - Non-Affiliates - U.S. Non-Affiliates					2,955,987	29,448,021	(9,202)	9,500		
1099999	General Account - Non-Affiliates - Total Non-Affiliates					2,955,987	29,448,021	(9,202)	9,500		
1199999	General Account - Total General Account					2,955,987	29,448,021	(9,202)	9,500		
2399999	Total U.S					2,955,987	29,448,021	(9,202)	9,500		
9999999	Total					2,955,987	29,448,021	(9,202)	9,500		

SCHEDULE S - PART 1 - SECTION 2

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

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than For Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
23043	04-1543470	01/01/1986	LIBERTY MUTUAL INSURANCE COMPANY	MA	CO/G			977,412			
0299999	Affiliates - U.S. - Other							977,412			
0399999	Affiliates - U.S. - Total							977,412			
0799999	Affiliates - Total Affiliates							977,412			
65056	38-1659835	01/01/1997	JACKSON NATIONAL LIFE (formerly LIFE INSURANCE COMPANY OF GEORGIA)	GA	CO/G			73,120			
0899999	Non-Affiliates - U.S. Non-Affiliates							73,120			
1099999	Non-Affiliates - Total Non-Affiliates							73,120			
1199999	Total U.S.							1,050,532			
9999999	Total							1,050,532			

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	12/31/2009	ST. JAMES INSURANCE COMPANY LTC	BERMUDA	618,865	362,191
00000	98-0413905	07/01/2012	ST. JAMES INSURANCE COMPANY LTC	BERMUDA		791,566
0599999	Life and Annuity - Affiliates - Non-U.S. - Other				618,865	1,153,757
0699999	Life and Annuity - Affiliates - Non-U.S. - Total				618,865	1,153,757
0799999	Life and Annuity - Affiliates - Total Affiliates				618,865	1,153,757
00000	AA-0140010	06/28/1985	COMMONWEALTH UNION ASSURANCE, LTD	VA		672,306
68276	48-1024691	06/01/1999	EMPLOYERS REASSURANCE CORP.	KS		474
86258	13-2572994	01/06/1997	GENERAL RE LIFE CORPORATION	CT	53,635	45,520
86258	13-2572994	01/18/2005	GENERAL RE LIFE CORPORATION	CT	194,294	
97071	13-3126819	04/01/2007	SCOR GLOBAL LIFE USA REINSURANCE CO	KS	44,205	137,080
97071	13-3126819	11/01/2008	SCOR GLOBAL LIFE USA REINSURANCE CO	KS	109,018	123,961
97071	13-3126819	09/01/2002	SCOR GLOBAL LIFE USA REINSURANCE CO	KS	20,002	
97071	13-3126819	09/01/2002	SCOR GLOBAL LIFE USA REINSURANCE CO	KS	124,541	63,796
65676	35-0472300	01/19/1998	LINCOLN NATIONAL LIFE INS. CO.	IN		55,000
93572	43-1235868	04/01/2007	REINSURANCE GROUP OF AMERICA REINSURANCE CO.	MO	80,700	320,000
93572	43-1235868	07/01/2012	REINSURANCE GROUP OF AMERICA REINSURANCE CO.	MO	150,863	
93572	43-1235868	07/01/2012	REINSURANCE GROUP OF AMERICA REINSURANCE CO.	MO	128,400	259,058
64688	75-6020048	07/01/2012	SCOR GLOBAL LIFE AMERICAS	NC	24,410	89,100
64688	75-6020048	07/01/2012	SCOR GLOBAL LIFE AMERICAS	NC		40,430
68713	84-0499703	06/01/1999	SECURITY LIFE OF DENVER INSURANCE CO	CO	7,829	36,929
68713	84-0499703	10/01/1999	SECURITY LIFE OF DENVER INSURANCE CO	CO	27,704	
68713	84-0499703	05/09/2001	SECURITY LIFE OF DENVER INSURANCE CO	CO	447,981	
68713	84-0499703	09/01/1999	SECURITY LIFE OF DENVER INSURANCE CO	CO		91,041
82627	06-0839705	02/01/1981	SWISS RE LIFE & HEALTH AMERICA INC.	CT	275,622	
82627	06-0839705	07/01/2003	SWISS RE LIFE & HEALTH AMERICA INC.	CT	265,215	448,624
82627	06-0839705	05/09/2001	SWISS RE LIFE & HEALTH AMERICA INC.	CT	515,243	287,084
82627	06-0839705	07/01/2012	SWISS RE LIFE & HEALTH AMERICA INC.	CT	32,400	259,058
82627	06-0839705	04/01/2007	SWISS RE LIFE & HEALTH AMERICA INC.	CT	40,150	365,400
82627	06-0839705	11/01/2008	SWISS RE LIFE & HEALTH AMERICA INC.	CT	234,026	371,878
82627	06-0839705	06/01/1999	SWISS RE LIFE & HEALTH AMERICA INC.	CT	8,224	58,710
82627	06-0839705	09/01/1999	SWISS RE LIFE & HEALTH AMERICA INC.	CT		45,520
82627	06-0839705	01/19/1998	SWISS RE LIFE & HEALTH AMERICA INC.	CT		55,000
70688	36-6071399	03/01/2004	TRANSAMERICA FINANCIAL LIFE INS. CO.	IA	14,775	
70688	36-6071399	04/01/2007	TRANSAMERICA FINANCIAL LIFE INS. CO.	IA	383,984	548,320
70688	36-6071399	10/01/1996	TRANSAMERICA FINANCIAL LIFE INS. CO.	IA	71,171	
82627	06-0839705	01/01/2001	SWISS RE LIFE & HEALTH AMERICA INC.	CT	25,038	29,134
0899999	Life and Annuity - Non-Affiliates - U.S. Non-Affiliates				3,279,430	4,403,423
00000	AA3190773	05/09/2001	TRANSAMERICA INTERNATIONAL RE-BERMUDA-LTD	BERMUDA	1,859,516	287,084
0999999	Life and Annuity - Non-Affiliates - Non-U.S. Non-Affiliates				1,859,516	287,084
1099999	Life and Annuity - Non-Affiliates - Total Non-Affiliates				5,138,946	4,690,507
1199999	Life and Annuity - Total Life and Annuity				5,757,811	5,844,264
23043	04-1543470	07/01/1993	LIBERTY MUTUAL INSURANCE COMPANY	MA		831,863
1399999	Accident and Health - Affiliates - U.S. - Other					831,863
1499999	Accident and Health - Affiliates - U.S. - Total					831,863
1899999	Accident and Health - Affiliates - Total Affiliates					831,863
00000	AA-9995055	01/01/1987	AMERICAN DISABILITY REINSURANCE UNDERWRITERS	CT	9,054	
93572	43-1235868	01/01/2004	REINSURANCE GROUP OF AMERICA, INC.	MO	1,053,780	235,589
70815	06-0838648	10/01/1998	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	CT	1,981	
11325	54-1846993	01/01/2000	NISOURCE INSURANCE CORPORATION, INC.	UT	12,121	
00000	98-0610315	01/01/2011	MARIAS FALLS INSURANCE CO.	VT	154,348	38,435
00000	03-0348076	01/01/2009	UT INSURANCE VERMONT, INC. (CAPTIVE)	VT	871,006	161,966
00000	02-0611009	11/01/2009	YKK INSURANCE COMPANY OF AMERICA (CAPTIVE)	VT	19,959	2,049
00000	35-2192889	08/01/2008	HEINZ-NOBLE, INC. (CAPTIVE)	VT	58,944	14,255
82627	06-0839705	01/01/1973	SWISS RE LIFE & HEALTH AMERICA INC.	CT	2,100	
86258	13-2572994	01/01/1997	COLOGNE LIFE REINSURANCE	CT		14,900
1999999	Accident and Health - Non-Affiliates - U.S. Non-Affiliates				2,183,293	467,194
2199999	Accident and Health - Non-Affiliates - Total Non-Affiliates				2,183,293	467,194
2299999	Accident and Health - Total Accident and Health				2,183,293	1,299,057
2399999	Total U.S.				5,462,723	5,702,480
2499999	Total Non-U.S.				2,478,381	1,440,841
9999999	Total				7,941,104	7,143,321

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 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
86258	13-2572994	01/18/2005	GENERAL RE LIFE CORPORATION	CT	CO/I	XXXL	452,481,396	12,488,542	11,356,389	820,184				
86258	13-2572994	01/06/1997	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL	324,892,232	1,018,195	999,178	512,775				
86258	13-2572994	10/01/1999	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL	102,025,950	223,824	233,217	116,805				
86258	13-2572994	04/01/1996	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL	79,925,753	350,788	328,889	216,256				
86258	13-2572994	01/18/2005	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL	16,816,298	31,176	28,740	13,128				
86258	13-2572994	04/01/2007	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL	54,873,536	39,666	57,723	35,497				
86258	13-2572994	01/19/2009	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL	4,344,889	5,114	7,370	2,738				
86258	13-2572994	07/01/2012	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL	181,992,142	172,955	104,785	47,712				
68276	48-1024691	10/01/1996	EMPLOYERS REASSURANCE CORP.	KS	YRT/I	OL	10,671,257	60,951	58,150	70,094				
68276	48-1024691	06/01/1999	EMPLOYERS REASSURANCE CORP.	KS	YRT/I	OL								
74780	86-0214103	09/01/1987	INTEGRITY LIFE INSURANCE COMPANY	KY	CO/I	XXXL	8,206,726	5,500,725	5,224,331	(54,154)				
65676	35-0472300	10/01/1984	LINCOLN NATIONAL LIFE INS. CO.	IN	YRT/I	OL	20,109,905	101,643	102,571	70,296				
65676	35-0472300	09/21/1998	LINCOLN NATIONAL LIFE INS. CO.	IN	YRT/I	OL	881,170	1,922	1,857	1,113				
65676	35-0472300	01/19/1998	LINCOLN NATIONAL LIFE INS. CO.	IN	YRT/I	OL	81,159,982	173,561	170,908	96,590				
93572	43-1235868	01/01/2007	REINSURANCE GROUP OF AMERICA REINSURANCE CO.	MO	CO/I	XXXL	28,547,779	983,516	853,320	134,884				
93572	43-1235868	04/01/2007	REINSURANCE GROUP OF AMERICA REINSURANCE CO.	MO	CO/I	XXXL	3,876,462,694	29,400,449	22,622,054	8,349,868				
93572	43-1235868	01/18/2005	REINSURANCE GROUP OF AMERICA REINSURANCE CO.	MO	YRT/I	OL	160,104,525	928,831	851,825	685,233				
93572	43-1235868	01/01/2009	REINSURANCE GROUP OF AMERICA REINSURANCE CO.	MO	YRT/I	OL	128,288,793	368,188	455,391	409,967				
93572	43-1235868	07/01/2005	REINSURANCE GROUP OF AMERICA REINSURANCE CO.	MO	YRT/I	OL	23,898,591	32,261	32,177	20,651				
93572	43-1235868	01/01/2007	REINSURANCE GROUP OF AMERICA REINSURANCE CO.	MO	YRT/I	OL	3,429,600	3,689	4,279	(23,937)				
93572	43-1235868	10/08/2007	REINSURANCE GROUP OF AMERICA REINSURANCE CO.	MO	YRT/I	OL	77,538,202	149,204	193,376	85,341				
93572	43-1235868	06/02/2008	REINSURANCE GROUP OF AMERICA REINSURANCE CO.	MO	YRT/I	OL	220,000	171	297	128				
93572	43-1235868	01/19/2009	REINSURANCE GROUP OF AMERICA REINSURANCE CO.	MO	YRT/I	OL	7,145,233	8,754	12,761	5,909				
93572	43-1235868	05/01/2009	REINSURANCE GROUP OF AMERICA REINSURANCE CO.	MO	YRT/I	OL	30,374,482	22,193	32,956	15,440				
93572	43-1235868	04/01/2007	REINSURANCE GROUP OF AMERICA REINSURANCE CO.	MO	YRT/I	OL	138,999,215	189,147	205,737	128,561				
93572	43-1235868	01/01/1999	REINSURANCE GROUP OF AMERICA REINSURANCE CO.	MO	YRT/I	OL	8,940,336	72,262	66,321	86,966				
93572	43-1235868	07/01/2012	REINSURANCE GROUP OF AMERICA REINSURANCE CO.	MO	CO/I	XXXL	1,746,673,073	4,208,577	1,548,229	3,834,316				
93572	43-1235868	07/01/2012	REINSURANCE GROUP OF AMERICA REINSURANCE CO.	MO	YRT/I	OL	195,311,340	202,532	115,060	53,418				
93572	43-1235868	07/01/2012	REINSURANCE GROUP OF AMERICA REINSURANCE CO.	MO	YRT/I	OL	16,694,679	17,839		9,817				
97071	13-3126819	04/01/2007	SCOR GLOBAL LIFE USA REINSURANCE CO	KS	CO/I	XXXL	1,058,097,641	9,986,587	8,365,525	2,354,406				
97071	13-3126819	09/01/2002	SCOR GLOBAL LIFE USA REINSURANCE CO	KS	CO/I	XXXL	630,820,849	11,644,242	11,061,891	1,228,570				
97071	13-3126819	04/01/2007	SCOR GLOBAL LIFE USA REINSURANCE CO	KS	YRT/I	OL	41,785,157	60,890	72,616	50,410				
97071	13-3126819	04/01/2007	SCOR GLOBAL LIFE USA REINSURANCE CO	KS	YRT/I	OL	78,802,124	56,965	83,633	44,756				
97071	13-3126819	10/08/2007	SCOR GLOBAL LIFE USA REINSURANCE CO	KS	YRT/I	OL	89,281,133	169,121	215,100	95,642				
97071	13-3126819	11/01/2008	SCOR GLOBAL LIFE USA REINSURANCE CO	KS	YRT/I	OL	108,448,473	701,003	728,686	735,132				
97071	13-3126819	09/01/2002	SCOR GLOBAL LIFE USA REINSURANCE CO	KS	YRT/I	OL	1,772,281	4,037	3,894	2,455				
97071	13-3126819	09/01/2002	SCOR GLOBAL LIFE USA REINSURANCE CO	KS	YRT/I	OL	30,464,224	94,198	85,944	47,475				
97071	13-3126819	11/14/2002	SCOR GLOBAL LIFE USA REINSURANCE CO	KS	YRT/I	OL	78,591,347	154,568	156,047	100,933				

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 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
97071	13-3126819	08/23/2014	SCOR GLOBAL LIFE USA REINSURANCE CO	KS	CO/I	XXXL	49,260,769	53,543		219,023				
97071	13-3126819	08/23/2014	SCOR GLOBAL LIFE USA REINSURANCE CO	KS	YRT/I	OL	15,131,113	9,757		6,181				
68713	84-0499703	05/09/2001	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	XXXL	593,679,494	9,465,940	9,403,587	857,314				
68713	84-0499703	03/01/2004	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	XXXL	109,002,750	3,676,238	3,372,666	174,097				
68713	84-0499703	06/01/1999	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	71,949,278	274,223	312,049	259,506				
68713	84-0499703	09/01/1999	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	442,499,792	1,312,720	1,288,679	598,489				
68713	84-0499703	10/01/1999	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	53,029,549	152,399	155,904	85,673				
68713	84-0499703	01/01/1999	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	290,221,504	2,173,448	1,994,893	2,053,860				
68713	84-0499703	05/09/2001	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	36,226,210	100,941	95,485	51,092				
82627	06-0839705	05/09/2001	SWISS RE LIFE & HEALTH AMERICA INC.	CT	CO/I	XXXL	2,102,797,900	33,846,828	32,810,200	4,146,619				
82627	06-0839705	01/01/2007	SWISS RE LIFE & HEALTH AMERICA INC.	CT	CO/I	XXXL	760,078,405	18,370,837	16,196,173	1,916,838				
82627	06-0839705	04/01/2007	SWISS RE LIFE & HEALTH AMERICA INC.	CT	CO/I	XXXL	1,764,245,795	21,518,804	19,387,741	3,350,696				
82627	06-0839705	02/01/1981	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	10,270,163	58,404	57,844	69,119				
82627	06-0839705	07/01/2003	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	505,625,453	4,432,082	4,469,518	3,110,326				
82627	06-0839705	05/09/2001	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	103,394,438	343,651	317,564	182,695				
82627	06-0839705	01/01/1991	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	9,721,237	47,767	48,305					
82627	06-0839705	01/01/1994	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	110,496,507	1,869,181	1,732,775	2,073,652				
82627	06-0839705	10/01/1999	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	68,355,682	168,990	174,756	91,559				
82627	06-0839705	01/01/2007	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	14,907,396	11,869		8,279				
82627	06-0839705	04/01/2007	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	78,602,312	125,396	159,942	112,668				
82627	06-0839705	04/01/2007	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	89,243,516	75,238	108,018	59,574				
82627	06-0839705	11/01/2008	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	324,451,773	2,096,802	2,179,340	2,044,083				
82627	06-0839705	09/01/1999	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	235,185,299	701,707	689,037	352,409				
82627	06-0839705	06/01/1999	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	131,163,838	472,916	544,088	378,329				
82627	06-0839705	08/01/1997	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	518,020,005	1,768,131	1,702,189	1,372,476				
82627	06-0839705	01/19/1998	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	122,715,702	287,129	263,776	227,465				
82627	06-0839705	08/01/1985	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	5,678,904	43,372	39,377	55,903				
82627	06-0839705	01/01/1984	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	330,000	856	911	965				
82627	06-0839705	01/19/1998	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	21,378,223	35,052	34,482	25,824				
82627	06-0839705	07/01/2012	SWISS RE LIFE & HEALTH AMERICA INC.	CT	CO/I	XXXL	1,671,561,138	4,061,130	1,482,021	3,625,351				
82627	06-0839705	07/01/2012	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	270,070,094	271,074	141,795	126,954				
82627	06-0839705	01/01/2013	SWISS RE LIFE & HEALTH AMERICA INC.	CT	ADB/I	OL		138,458	135,235	85,211				
82627	06-0839705	07/01/2012	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/I	OL	15,788,679	15,424		7,491				
70688	36-6071399	04/01/2007	TRANSAMERICA FINANCIAL LIFE INS. CO.	IA	CO/I	XXXL	4,421,001,949	40,367,184	33,404,009	9,191,648				
70688	36-6071399	03/01/2004	TRANSAMERICA FINANCIAL LIFE INS. CO.	IA	YRT/I	OL	34,977,600	86,304	83,131	52,851				
70688	36-6071399	04/01/2007	TRANSAMERICA FINANCIAL LIFE INS. CO.	IA	YRT/I	OL	171,248,617	243,828	283,604	174,721				
70688	36-6071399	04/01/2007	TRANSAMERICA FINANCIAL LIFE INS. CO.	IA	YRT/I	OL	59,503,348	48,424	68,259	40,853				
70688	36-6071399	10/01/1996	TRANSAMERICA FINANCIAL LIFE INS. CO.	IA	YRT/I	OL	84,797,244	350,782	336,867	406,991				

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 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
64688	75-6020048	07/01/2012	SCOR GLOBAL LIFE AMERICAS	NC	CO/I	XXXL	844,500,499	2,055,962	763,902	1,872,920				
64688	75-6020048	07/01/2012	SCOR GLOBAL LIFE AMERICAS	NC	YRT/I	OL	7,904,344	8,090		4,661				
82627	06-0839705	01/01/2001	SWISS RE LIFE & HEALTH AMERICA INC.	CT	CO/G	OL	2,900,029,684	2,821,644	3,451,493	6,517				
0899999	General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates							X X X	29,019,399,210	233,595,042	204,134,740	59,889,157		
1099999	General Account - Authorized - Non-Affiliates - Total Authorized Non-Affiliates							X X X	29,019,399,210	233,595,042	204,134,740	59,889,157		
1199999	General Account - Authorized - Total General Account Authorized							X X X	29,019,399,210	233,595,042	204,134,740	59,889,157		
00000	98-0413905	12/31/2009	ST. JAMES INSURANCE COMPANY LTC	BM	CO/I	XXXL	3,119,768,312	50,460,937	47,211,145	6,526,710	14,703,293	14,703,293		
00000	98-0413905	12/31/2009	ST. JAMES INSURANCE COMPANY LTC	BM	YRT/I	OL	117,573,711	348,563	308,764	172,929				
00000	98-0413905	01/01/2011	ST. JAMES INSURANCE COMPANY LTC	BM	YRT/I	OL	332,166,028	60,524	72,254	608,106				
00000	98-0413905	07/01/2012	ST. JAMES INSURANCE COMPANY LTC	BM	CO/I	XXXL	4,860,943,360	11,634,977	4,292,078	9,925,670				
00000	98-0413905	07/01/2012	ST. JAMES INSURANCE COMPANY LTC	BM	YRT/I	OL	47,540,377	46,105		24,589				
1699999	General Account - Unauthorized - Affiliates - Non-U.S. - Other							X X X	8,477,991,788	62,551,106	51,884,241	17,258,004	14,703,293	14,703,293
1799999	General Account - Unauthorized - Affiliates - Non-U.S. - Total							X X X	8,477,991,788	62,551,106	51,884,241	17,258,004	14,703,293	14,703,293
1899999	General Account - Unauthorized - Affiliates - Total Unauthorized Affiliates							X X X	8,477,991,788	62,551,106	51,884,241	17,258,004	14,703,293	14,703,293
00000	AA-014001	06/28/1985	COMMONWEALTH UNION ASSURANCE, LTD	VA	CO/I	FL		36,784,467	36,949,977					
1999999	General Account - Unauthorized - Non-Affiliates - U.S. Non-Affiliates							X X X		36,784,467	36,949,977			
00000	AA-319077	05/09/2001	TRANSAMERICA INTERNATIONAL RE-BERMUDA-LTD	BERMUDA	CO/I	XXXL	3,148,982,282	57,243,123	54,702,189	5,973,625				
00000	AA-319077	05/09/2001	TRANSAMERICA INTERNATIONAL RE-BERMUDA-LTD	BERMUDA	YRT/I	OL	155,679,287	491,138	455,576	248,007				
2099999	General Account - Unauthorized - Non-Affiliates - Non-U.S. Non-Affiliates							X X X	3,304,661,569	57,734,261	55,157,765	6,221,632		
2199999	General Account - Unauthorized - Non-Affiliates - Total Unauthorized Non-Affiliates							X X X	3,304,661,569	94,518,728	92,107,742	6,221,632		
2299999	General Account - Unauthorized - Total General Account Unauthorized							X X X	11,782,653,357	157,069,834	143,991,983	23,479,636	14,703,293	14,703,293
3499999	General Account - Total General Account - Authorized, Unauthorized and Certified							X X X	40,802,052,567	390,664,876	348,126,723	83,368,793	14,703,293	14,703,293
6999999	Total U.S.							X X X	29,019,399,210	270,379,509	241,084,717	59,889,157		

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 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
7099999	Total Non-U.S.					X X X	11,782,653,357	120,285,367	107,042,006	23,479,636	14,703,293	14,703,293		
9999999	Total					X X X	40,802,052,567	390,664,876	348,126,723	83,368,793	14,703,293	14,703,293		

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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 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance	
										11 Current Year	12 Prior Year			
23043	04-1543470	07/01/1993	LIBERTY MUTUAL INSURANCE COMPANY	MA	CO/G	OH			716,462					
0299999	General Account - Authorized - Affiliates - U.S. - Other						X X X			716,462				
0399999	General Account - Authorized - Affiliates - U.S. - Total						X X X			716,462				
0799999	General Account - Authorized - Affiliates - Total Authorized Affiliates						X X X			716,462				
82627	06-0839705	01/01/1973	SWISS RE LIFE & HEALTH AMERICA INC.	CT	YRT/G	LTDI	393	5	18,167					
00000	AA-9995055	01/01/1987	AMERICAN DISABILITY REINSURANCE UNDERWRITERS	CT	CO/G	LTDI			536,026					
93572	43-1235868	01/01/2004	REINSURANCE GROUP OF AMERICA, INC.	MO	CO/G	LTDI	8,699,965		28,484,062					
86258	13-2572994	01/01/1997	COLOGNE LIFE REINSURANCE	CT	CO/G	LTDI			283,105					
70815	06-0838648	10/01/1998	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	CT	CO/G	LTDI			191,297					
0899999	General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates						X X X	8,700,358	5	29,512,657				
1099999	General Account - Authorized - Non-Affiliates - Total Authorized Non-Affiliates						X X X	8,700,358	5	29,512,657				
1199999	General Account - Authorized - Total General Account Authorized						X X X	8,700,358	5	30,229,119				
11325	54-1846993	01/01/2000	NISOURCE INSURANCE CORPORATION, INC.	UT	CAT	LTDI			610,678					
13097	98-0610315	01/01/2011	MARIAS FALLS INSURANCE CO.	VT	CAT	LTDI	1,143,311		2,699,256					
11293	03-0348076	01/01/2009	UT INSURANCE VERMONT, INC.	VT	CAT	LTDI	5,729,379		19,514,024					
11632	02-0611009	11/01/2009	YKK INSURANCE COMPANY OF AMERICA	VT	CAT	LTDI	66,698		156,308					
11905	35-2192889	08/01/2008	HEINZ-NOBLE, INC.	VT	CAT	LTDI	458,658		2,131,947					
1999999	General Account - Unauthorized - Non-Affiliates - U.S. Non-Affiliates						X X X	7,398,046		25,112,213				
2199999	General Account - Unauthorized - Non-Affiliates - Total Unauthorized Non-Affiliates						X X X	7,398,046		25,112,213				
2299999	General Account - Unauthorized - Total General Account Unauthorized						X X X	7,398,046		25,112,213				
3499999	General Account - Total General Account Authorized, Unauthorized and Certified						X X X	16,098,404	5	55,341,332				
6999999	Total U.S.						X X X	16,098,404	5	55,341,332				
9999999	Totals						X X X	16,098,404	5	55,341,332				

SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

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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	62,551,106	1,772,622	1,699,537	66,023,265			63,465,854			2,587,540	66,023,265
0599999	General Account - Life and Annuity - Affiliates - Non-U.S. - Other			62,551,106	1,772,622	1,699,537	66,023,265		X X X	63,465,854			2,587,540	66,023,265
0699999	General Account - Life and Annuity - Affiliates - Non-U.S. - Total			62,551,106	1,772,622	1,699,537	66,023,265		X X X	63,465,854			2,587,540	66,023,265
0799999	General Account - Life and Annuity - Affiliates - Total Affiliates			62,551,106	1,772,622	1,699,537	66,023,265		X X X	63,465,854			2,587,540	66,023,265
00000	AA-0140010	06/27/1981	COMMONWEALTH UNION ASSURANCE LTD	36,784,467	672,306		37,456,773			38,152,750				37,456,773
0899999	General Account - Life and Annuity - Non-Affiliates - U.S. Non-Affiliates			36,784,467	672,306		37,456,773		X X X	38,152,750				37,456,773
00000	AA-3190773	04/30/1997	TRANSAMERICA INTERNATIONAL RE-BERMUDA-LTD	57,734,260	2,146,600	163,364	60,044,224	59,700,000	0001				457,028	60,044,224
0999999	General Account - Life and Annuity - Non-Affiliates - Non-U.S. Non-Affiliates			57,734,260	2,146,600	163,364	60,044,224	59,700,000	X X X				457,028	60,044,224
1099999	General Account - Life and Annuity - Non-Affiliates - Total Non-Affiliates			94,518,727	2,818,906	163,364	97,500,997	59,700,000	X X X	38,152,750			457,028	97,500,997
1199999	General Account - Life and Annuity - Total Life and Annuity			157,069,833	4,591,528	1,862,901	163,524,262	59,700,000	X X X	101,618,604			3,044,568	163,524,262
11325	54-1846993	01/01/2000	NISOURCE INSURANCE CORPORATION, INC.	610,678	12,121		622,799			1,048,524				622,799
13097	98-0610315	01/01/2011	MARIAS FALLS INSURANCE CO.	2,699,256	154,348		2,853,604	3,526,052	0002					2,853,604
11293	03-0348076	01/01/2009	UT INSURANCE VERMONT, INC.	19,514,024	871,006		20,385,030	22,530,275	0003					20,385,030
11632	02-0611009	11/01/2009	YKK INSURANCE COMPANY OF AMERICA	156,308	19,959		176,267	252,143	0004					176,267
11905	35-2192889	08/01/2008	HEINZ-NOBLE, INC.	2,131,947	58,944		2,190,891	2,891,071	0005					2,190,891
1999999	General Account - Accident and Health - Non-Affiliates - U.S. Non-Affiliates			25,112,213	1,116,378		26,228,591	29,199,541	X X X	1,048,524				26,228,591
2199999	General Account - Accident and Health - Non-Affiliates - Total Non-Affiliates			25,112,213	1,116,378		26,228,591	29,199,541	X X X	1,048,524				26,228,591
2299999	General Account - Accident and Health - Total Accident and Health			25,112,213	1,116,378		26,228,591	29,199,541	X X X	1,048,524				26,228,591
2399999	General Account - Total General Account			182,182,046	5,707,906	1,862,901	189,752,853	88,899,541	X X X	102,667,128			3,044,568	189,752,853
3599999	Total U.S.			61,896,680	1,788,684		63,685,364	29,199,541	X X X	39,201,274				63,685,364
3699999	Total Non-U.S.			120,285,366	3,919,222	1,862,901	126,067,489	59,700,000	X X X	63,465,854			3,044,568	126,067,489
9999999	Total			182,182,046	5,707,906	1,862,901	189,752,853	88,899,541	X X X	102,667,128			3,044,568	189,752,853

NONE Schedule S - Part 5

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

	1	2	3	4	5
	2014	2013	2012	2011	2010
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	99,467	90,367	85,088	72,741	71,989
2. Commissions and reinsurance expense allowances	29,060	18,558	18,483	15,984	18,994
3. Contract claims	44,628	50,051	38,755	39,946	28,516
4. Surrender benefits and withdrawals for life contracts	1,354	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	57,643	44,244	39,206	39,334	38,463
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	15,539	11,583	13,626	5,307	7,701
9. Aggregate reserves for life and accident and health contracts	446,006	388,363	344,118	304,912	265,578
10. Liability for deposit-type contracts					
11. Contract claims unpaid	7,143	12,629	6,334	6,655	6,287
12. Amounts recoverable on reinsurance	7,941	5,499	7,665	6,295	6,350
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances due	5,802	1,558	4,364	999	1,620
16. Unauthorized reinsurance offset					
17. Offset for reinsurance with Certified Reinsurers				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)	88,900	84,613	73,351	66,191	58,444
20. Trust agreements (T)	102,667	94,163	88,102	84,007	78,129
21. Other (O)					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust				X X X	X X X
23. Funds deposited by and withheld from (F)				X X X	X X X
24. Letters of Credit (L)				X X X	X X X
25. Trust agreements (T)				X X X	X X X
26. Other (O)				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)	14,210,579,251		14,210,579,251
2. Reinsurance (Line 16)	13,742,685	(13,742,685)	
3. Premiums and considerations (Line 15)	90,089,523	15,538,695	105,628,218
4. Net credit for ceded reinsurance	X X X	451,353,517	451,353,517
5. All other admitted assets (balance)	213,929,379		213,929,379
6. Total assets excluding Separate Accounts (Line 26)	14,528,340,838	453,149,527	14,981,490,365
7. Separate Account assets (Line 27)	100,413,939		100,413,939
8. Total assets (Line 28)	14,628,754,777	453,149,527	15,081,904,304
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	11,663,200,226	446,006,207	12,109,206,433
10. Liability for deposit-type contracts (Line 3)	1,102,888,659		1,102,888,659
11. Claim reserves (Line 4)	108,372,139	7,143,320	115,515,459
12. Policyholder dividends/reserves (Lines 5 through 7)	6,347,384		6,347,384
13. Premium & annuity considerations received in advance (Line 8)	1,462,894		1,462,894
14. Other contract liabilities (Line 9)	54,860,263		54,860,263
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)	688,768,387		688,768,387
20. Total liabilities excluding Separate Accounts (Line 26)	13,625,899,952	453,149,527	14,079,049,479
21. Separate Account liabilities (Line 27)	100,413,939		100,413,939
22. Total liabilities (Line 28)	13,726,313,891	453,149,527	14,179,463,418
23. Capital & surplus (Line 38)	902,440,886	X X X	902,440,886
24. Total liabilities, capital & surplus (Line 39)	14,628,754,777	453,149,527	15,081,904,304
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	446,006,207		
26. Claim reserves	7,143,320		
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	13,742,685		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	466,892,212		
34. Premiums and considerations	15,538,695		
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	15,538,695		
41. Total net credit for ceded reinsurance	451,353,517		

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1	Direct Business Only						
		Active Status	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	15,943,215	6,594,089	11,320,142		33,857,446	150,000
2. Alaska	AK	L	276,433	300	588,578		865,311	
3. Arizona	AZ	L	10,999,984	1,253,255	12,610,375		24,863,614	
4. Arkansas	AR	L	6,138,477	6,974,735	7,843,116		20,956,328	
5. California	CA	L	77,750,214	4,011,618	127,646,532		209,408,364	
6. Colorado	CO	L	8,760,485	286,347	9,699,441		18,746,273	
7. Connecticut	CT	L	25,138,110	6,831,827	21,665,267		53,635,204	
8. Delaware	DE	L	7,421,874	341,579,680	1,925,839		350,927,393	83,159,858
9. District of Columbia	DC	L	1,421,321	1,340,250	1,313,970		4,075,541	
10. Florida	FL	L	38,372,361	11,652,987	29,103,470		79,128,818	255,911
11. Georgia	GA	L	19,946,647	5,300,533	18,405,992		43,653,172	
12. Hawaii	HI	L	3,496,841	187,882	3,724,752		7,409,475	
13. Idaho	ID	L	2,169,246	70,243	1,165,767		3,405,256	100,000
14. Illinois	IL	L	21,739,216	6,302,499	22,444,031		50,485,746	669,921
15. Indiana	IN	L	15,185,009	2,661,301	13,431,360		31,277,670	
16. Iowa	IA	L	2,184,306	60,000	6,421,101		8,665,407	
17. Kansas	KS	L	2,405,761	596,650	3,505,722		6,508,133	
18. Kentucky	KY	L	5,408,974	229,860	6,719,595		12,358,429	2,091,458
19. Louisiana	LA	L	9,518,013	12,352,864	11,226,937		33,097,814	
20. Maine	ME	L	9,028,984	1,766,265	5,327,772		16,123,021	
21. Maryland	MD	L	18,337,789	11,898,125	9,072,479		39,308,393	75,113
22. Massachusetts	MA	L	43,059,093	33,808,848	39,213,999		116,081,940	1,798,080
23. Michigan	MI	L	25,597,004	1,517,607	17,951,470		45,066,081	646,500
24. Minnesota	MN	L	7,945,598	162,608	11,079,111		19,187,317	25,000
25. Mississippi	MS	L	4,515,362	2,700,284	4,312,442		11,528,088	
26. Missouri	MO	L	11,530,066	9,853,863	9,929,360		31,313,289	
27. Montana	MT	L	717,321	265,204	1,270,159		2,252,684	
28. Nebraska	NE	L	1,960,032	40,000	2,403,630		4,403,662	
29. Nevada	NV	L	5,871,031	171,095	2,961,447		9,003,573	
30. New Hampshire	NH	L	7,547,164	4,325,706	3,337,808		15,210,678	
31. New Jersey	NJ	L	41,079,081	21,049,482	23,815,097		85,943,660	
32. New Mexico	NM	L	1,541,888	211,662	1,568,998		3,322,548	
33. New York	NY	L	208,719,939	126,876,166	50,195,032		385,791,137	324,117
34. North Carolina	NC	L	19,768,716	2,547,154	34,520,898		56,836,768	
35. North Dakota	ND	L	475,480		821,937		1,297,417	
36. Ohio	OH	L	40,391,952	1,521,415	19,551,027		61,464,394	163,666
37. Oklahoma	OK	L	4,271,748	1,097,673	5,494,433		10,863,854	
38. Oregon	OR	L	6,813,521	467,678	5,064,267		12,345,466	
39. Pennsylvania	PA	L	70,630,814	7,327,049	28,792,502		106,750,365	
40. Rhode Island	RI	L	6,601,619	5,997,981	1,613,325		14,212,925	
41. South Carolina	SC	L	7,674,042	27,425,557	16,999,148		52,098,747	
42. South Dakota	SD	L	695,850	48,432	1,334,843		2,079,125	
43. Tennessee	TN	L	17,774,956	6,903,252	10,722,452		35,400,660	
44. Texas	TX	L	58,236,413	4,523,480	53,098,851		115,858,744	26,969
45. Utah	UT	L	3,243,074	545,236	4,297,197		8,085,507	
46. Vermont	VT	L	2,339,718	867,857	1,118,728		4,326,303	36,146
47. Virginia	VA	L	15,300,428	2,736,104	20,158,867		38,195,399	56,527
48. Washington	WA	L	8,738,019	727,351	6,369,234		15,834,604	
49. West Virginia	WV	L	4,381,244	236,841	2,516,908		7,134,993	
50. Wisconsin	WI	L	7,541,394	889,716	8,705,645		17,136,755	75,000
51. Wyoming	WY	L	1,363,779	64,792	1,001,132		2,429,703	
52. American Samoa	AS	N						
53. Guam	GU	N						
54. Puerto Rico	PR	N	129,338		504,519		633,857	
55. US Virgin Islands	VI	N	520		165		685	
56. Northern Mariana Islands	MP	N						
57. Canada	CAN	L	225,674		363,321		588,995	
58. Aggregate Other Alien	OT	X X X		92,230,476			92,230,476	71,635,328
59. Subtotal	(a) 51		938,325,138	779,091,879	716,250,190		2,433,667,207	161,289,594
90. Reporting entity contributions for employee benefits plans	X X X		44,878,736				44,878,736	
91. Dividends or refunds applied to purchase paid-up additions and annuities	X X X		4,432,267				4,432,267	
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		428,140		160		428,300	
94. Aggregate other amounts not allocable by State	X X X							
95. Totals (Direct Business)	X X X		988,064,281	779,091,879	716,250,350		2,483,406,510	161,289,594
96. Plus Reinsurance Assumed	X X X		(9,202)				(9,202)	
97. Totals (All Business)	X X X		988,055,079	779,091,879	716,250,350		2,483,397,308	161,289,594
98. Less Reinsurance Ceded	X X X		79,274,853		16,236,587		95,511,440	
99. Totals (All Business) less Reinsurance Ceded	X X X		908,780,226	779,091,879	(b) 700,013,763		2,387,885,868	161,289,594

DETAILS OF WRITE-INS								
58001. Aggregate Other Alien		X X X		92,230,476			92,230,476	71,635,328
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		92,230,476			92,230,476	71,635,328
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 reported 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.

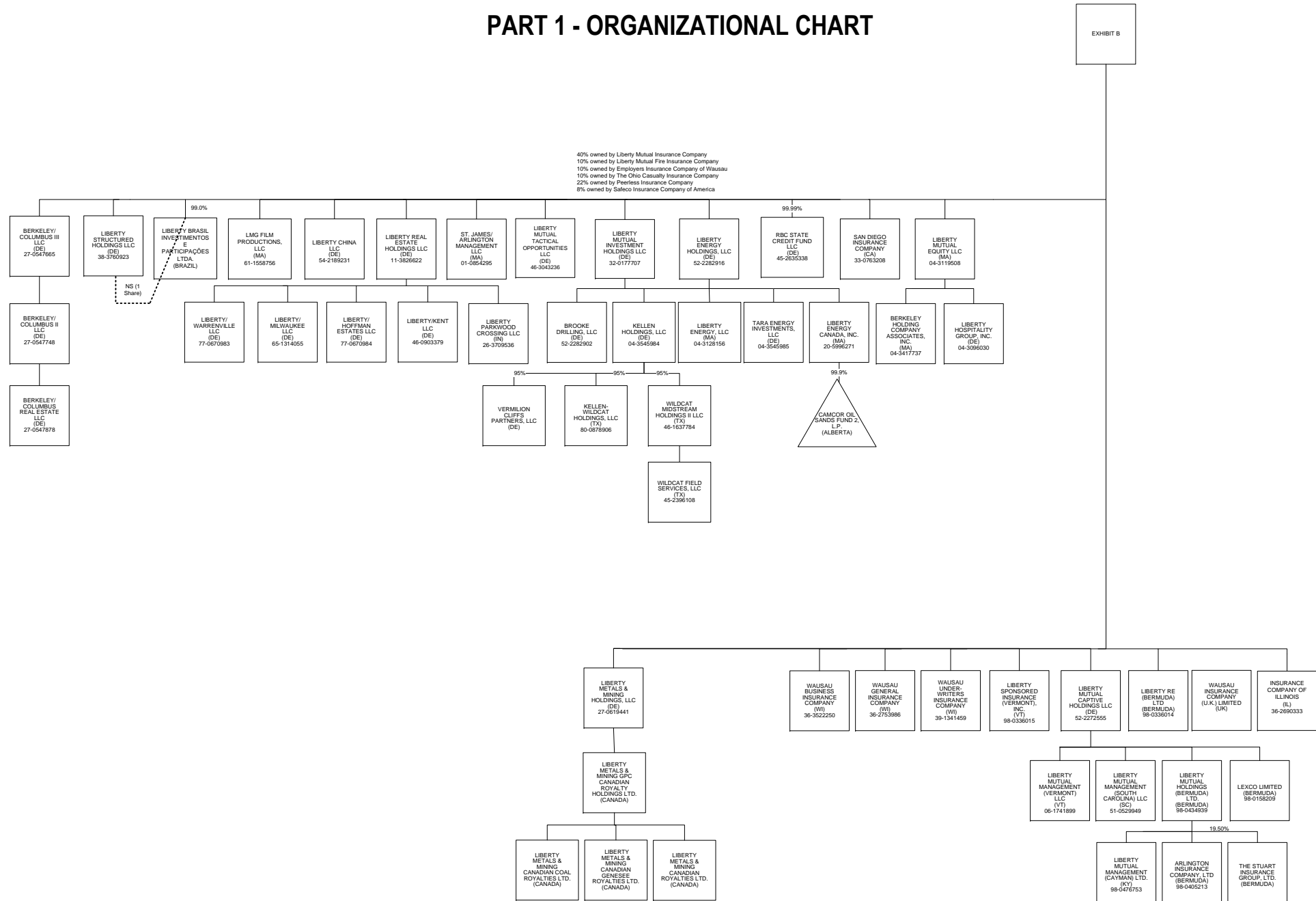
(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9 and 10, or with Schedule H, Part 1, Column 1, Line 1 indicate which: Exhibit 1

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

States, Etc.		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
1. Alabama	AL	15,943,215	6,594,089	11,320,142		150,000	34,007,446
2. Alaska	AK	276,433	300	588,578			865,311
3. Arizona	AZ	10,999,984	1,253,255	12,610,375			24,863,614
4. Arkansas	AR	6,138,477	6,974,735	7,843,116			20,956,328
5. California	CA	77,750,214	4,011,618	127,646,532			209,408,364
6. Colorado	CO	8,760,485	286,347	9,699,441			18,746,273
7. Connecticut	CT	25,138,110	6,831,827	21,665,267			53,635,204
8. Delaware	DE	7,421,874	341,579,680	1,925,839		83,159,858	434,087,251
9. District of Columbia	DC	1,421,321	1,340,250	1,313,970			4,075,541
10. Florida	FL	38,372,361	11,652,987	29,103,470		255,911	79,384,729
11. Georgia	GA	19,946,647	5,300,533	18,405,992			43,653,172
12. Hawaii	HI	3,496,841	187,882	3,724,752			7,409,475
13. Idaho	ID	2,169,246	70,243	1,165,767		100,000	3,505,256
14. Illinois	IL	21,739,216	6,302,499	22,444,031		669,921	51,155,667
15. Indiana	IN	15,185,009	2,661,301	13,431,360			31,277,670
16. Iowa	IA	2,184,306	60,000	6,421,101			8,665,407
17. Kansas	KS	2,405,761	596,650	3,505,722			6,508,133
18. Kentucky	KY	5,408,974	229,860	6,719,595		2,091,458	14,449,887
19. Louisiana	LA	9,518,013	12,352,864	11,226,937			33,097,814
20. Maine	ME	9,028,984	1,766,265	5,327,772			16,123,021
21. Maryland	MD	18,337,789	11,898,125	9,072,479		75,113	39,383,506
22. Massachusetts	MA	43,059,093	33,808,848	39,213,999		1,798,080	117,880,020
23. Michigan	MI	25,597,004	1,517,607	17,951,470		646,500	45,712,581
24. Minnesota	MN	7,945,598	162,608	11,079,111		25,000	19,212,317
25. Mississippi	MS	4,515,362	2,700,284	4,312,442			11,528,088
26. Missouri	MO	11,530,066	9,853,863	9,929,360			31,313,289
27. Montana	MT	717,321	265,204	1,270,159			2,252,684
28. Nebraska	NE	1,960,032	40,000	2,403,630			4,403,662
29. Nevada	NV	5,871,031	171,095	2,961,447			9,003,573
30. New Hampshire	NH	7,547,164	4,325,706	3,337,808			15,210,678
31. New Jersey	NJ	41,079,081	21,049,482	23,815,097			85,943,660
32. New Mexico	NM	1,541,888	211,662	1,568,998			3,322,548
33. New York	NY	208,719,939	126,876,166	50,195,032		324,117	386,115,254
34. North Carolina	NC	19,768,716	2,547,154	34,520,898			56,836,768
35. North Dakota	ND	475,480		821,937			1,297,417
36. Ohio	OH	40,391,952	1,521,415	19,551,027		163,666	61,628,060
37. Oklahoma	OK	4,271,748	1,097,673	5,494,433			10,863,854
38. Oregon	OR	6,813,521	467,678	5,064,267			12,345,466
39. Pennsylvania	PA	70,630,814	7,327,049	28,792,502			106,750,365
40. Rhode Island	RI	6,601,619	5,997,981	1,613,325			14,212,925
41. South Carolina	SC	7,674,042	27,425,557	16,999,148			52,098,747
42. South Dakota	SD	695,850	48,432	1,334,843			2,079,125
43. Tennessee	TN	17,774,956	6,903,252	10,722,452			35,400,660
44. Texas	TX	58,236,413	4,523,480	53,098,851		26,969	115,885,713
45. Utah	UT	3,243,074	545,236	4,297,197			8,085,507
46. Vermont	VT	2,339,718	867,857	1,118,728		36,146	4,362,449
47. Virginia	VA	15,300,428	2,736,104	20,158,867		56,527	38,251,926
48. Washington	WA	8,738,019	727,351	6,369,234			15,834,604
49. West Virginia	WV	4,381,244	236,841	2,516,908			7,134,993
50. Wisconsin	WI	7,541,394	889,716	8,705,645		75,000	17,211,755
51. Wyoming	WY	1,363,779	64,792	1,001,132			2,429,703
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR	129,338		504,519			633,857
55. U.S. Virgin Islands	VI	520		165			685
56. Northern Mariana Islands	MP						
57. Canada	CAN	225,674		363,321			588,995
58. Aggregate Other Alien	OT		92,230,476			71,635,328	163,865,804
59. Totals		938,325,138	779,091,879	716,250,190		161,289,594	2,594,956,801

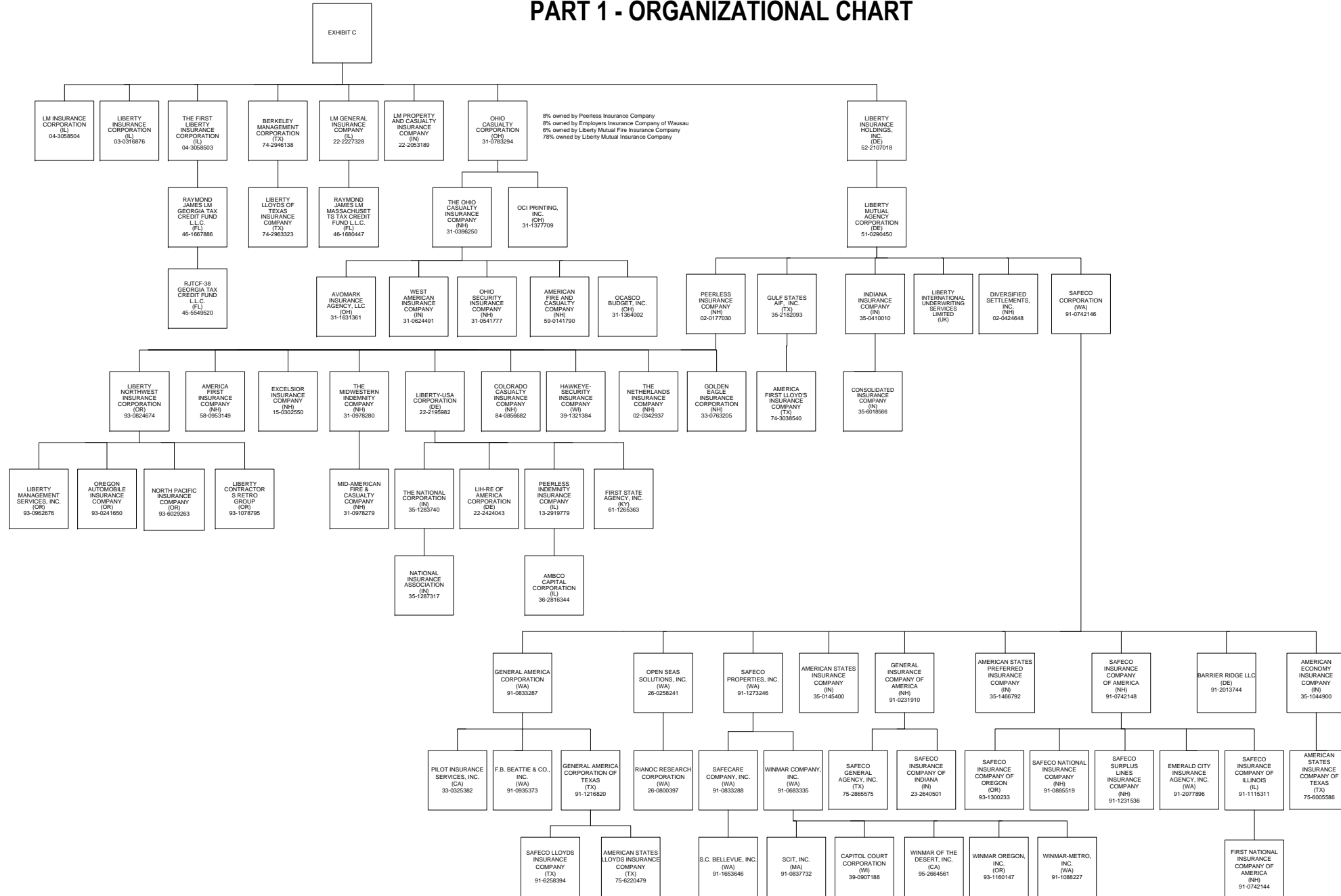
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

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

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	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	
		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	
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				Helmsman Insurance Agency LLC	MA	IA	Liberty Corporate Services LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	04-2791584				Helmsman Management Services LLC	MA	NIA	Liberty Corporate Services LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Hughes Insurance Services Limited	UK	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	22659	35-0410010				Indiana Insurance Company	IN	IA	Liberty Mutual Agency Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	

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Group Code	Group Name	NAIC Company Code	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	36-2690333				Indiana Seguros S/A	Brazil	IA	Liberty International Brasil Ltda.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		26700					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	
		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	
		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	
		00000					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	
		00000					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	
		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	
		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	
		00000					LEXCO Limited	Bermuda	IA	Liberty Mutual Captive Holdings LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					LI (Colombia) Holdings Ltd.	Bermuda	NIA	Liberty International Latin America Holdings, LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					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	
		00000					Liberty Brasil Investimentos e Participacoes Ltda.	Brazil	NIA	Liberty Structured Holdings LLC	Ownership, Board and Manage	0.0	Liberty Mutual Holding Company	
		00000					Liberty China LLC	DE	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		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 de Seguros Generales S.A.	Chile	IA	Liberty International Chile S.A.	Ownership, Board and Manage	99.9	Liberty Mutual Holding Company	
		00000					Liberty Contractors Retro Group	OR	NIA	Liberty Northwest Insurance Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Corporate Capital Limited	UK	IA	Liberty International Holdings Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Corporate Services LLC	MA	NIA	Liberty Mutual Group Inc.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty County Mutual Insurance Company	TX	IA	Berkeley Management Corporation	Board and Management		Liberty Mutual Holding Company	
		00000					Liberty Energy Canada, Inc.	MA	NIA	Liberty Energy Holdings, LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Energy Holdings, LLC	DE	NIA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Energy, LLC	MA	NIA	Liberty Energy Holdings, LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Financial Services, Inc.	MA	NIA	Liberty Corporate Services LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Hospitality Group, Inc.	DE	NIA	Liberty Mutual Equity LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
00000	Liberty Information Technology Limited	UK (N. Ireland)	NIA	Liberty Corporate Services LLC	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company							
00000	Liberty Insurance Company Limited	China	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company							
00000	Liberty Insurance Corporation	IL	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company							
00000	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							
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							
00000	Liberty Insurance Pte Ltd	Singapore	IA	Liberty Citystate Holdings Pte Ltd	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company							
00000	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 Asia IT Pte. Ltd.	Singapore	NIA	Liberty Citystate Holdings Pte Ltd	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company							
00000	Liberty International Asia Pacific Holdings LLC	DE	NIA	Liberty UK and Europe Holdings Limited	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company							

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Group Code	Group Name	NAIC Company Code	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)	*
		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	98.8	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	1.0	Liberty Mutual Holding Company	
		00000	98-0641407				Liberty International Netherlands Holdings C.V.	Netherlands	NIA	LMG Holland LLC	Ownership, Board and Manage	0.2	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	Liberty Mutual Holding Company	
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 Managing Agency Limited	UK	IA	Liberty UK and Europe Holdings Limited	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Metals & Mining Canadian Coal Royalties Lt	Canada	NIA	Liberty Metals & Mining GPC Canadian Royalty H	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Metals & Mining Canadian Genesee Royalti	Canada	NIA	Liberty Metals & Mining GPC Canadian Royalty H	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Metals & Mining Canadian Royalties Ltd.	Canada	NIA	Liberty Metals & Mining GPC Canadian Royalty H	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Liberty Metals & Mining GPC Canadian Royalty Hol	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	
		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	
0111	Liberty Mutual Insurance Company and its Affiliated	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	

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Group Code	Group Name	NAIC Company Code	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	45-2105640				Liberty Mutual Group Asset Management Inc.	DE	NIA	Liberty Mutual Group Inc.	Ownership, Board and Management	100.0	Liberty Mutual Holding Company		
		00000	04-3583679				Liberty Mutual Group Inc.	MA	UIP	LMHC Massachusetts Holdings Inc.	Ownership, Board and Management	100.0	Liberty Mutual Holding Company		
		00000	04-3583681				Liberty Mutual Holding Company Inc.	MA	UIP	N/A					
		00000	98-0434939				Liberty Mutual Holdings (Bermuda) Ltd	Bermuda	NIA	Liberty Mutual Captive Holdings LLC	Ownership, Board and Management	100.0	Liberty Mutual Holding Company		
		23043	04-1543470				Liberty Mutual Insurance Company	MA	UDP	Liberty Mutual Group Inc.	Ownership, Board and Management	100.0	Liberty Mutual Holding Company		
		00000					Liberty Mutual Insurance Company - Escritorio De R	Brazil	NIA	Liberty Mutual Insurance Company	Ownership, Board and Management	99.9	Liberty Mutual Holding Company		
		00000					Liberty Mutual Insurance Company - Escritorio De R	Brazil	NIA	Liberty Insurance Underwriters Inc.	Ownership, Board and Management	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 Management	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 Management	100.0	Liberty Mutual Holding Company		
		00000	32-0177707				Liberty Mutual Investment Holdings Inc.	DE	NIA	Liberty Mutual Insurance Company	Ownership, Board and Management	40.0	Liberty Mutual Holding Company		
		00000	32-0177707				Liberty Mutual Investment Holdings Inc.	DE	NIA	Peerless Insurance Company	Ownership, Board and Management	22.0	Liberty Mutual Holding Company		
		00000	32-0177707				Liberty Mutual Investment Holdings Inc.	DE	NIA	Employers Insurance Company of Wausau	Ownership, Board and Management	10.0	Liberty Mutual Holding Company		
		00000	32-0177707				Liberty Mutual Investment Holdings Inc.	DE	NIA	Liberty Mutual Fire Insurance Company	Ownership, Board and Management	10.0	Liberty Mutual Holding Company		
		00000	32-0177707				Liberty Mutual Investment Holdings Inc.	DE	NIA	The Ohio Casualty Insurance Company	Ownership, Board and Management	10.0	Liberty Mutual Holding Company		
		00000	32-0177707				Liberty Mutual Investment Holdings Inc.	DE	NIA	Safeco Insurance Company of America	Ownership, Board and Management	8.0	Liberty Mutual Holding Company		
		00000					Liberty Mutual Ireland Investment Holdings Limited	Ireland	NIA	Liberty UK and Europe Holdings Limited	Ownership, Board and Management	100.0	Liberty Mutual Holding Company		
		00000	04-3217691				Liberty Mutual Managed Care LLC	MA	NIA	Liberty Corporate Services LLC	Ownership, Board and Management	100.0	Liberty Mutual Holding Company		
		00000	98-0434942				Liberty Mutual Management (Bermuda) Ltd	Bermuda	NIA	Liberty Mutual Group Inc.	Ownership, Board and Management	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 Management	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 Management	100.0	Liberty Mutual Holding Company				
00000	06-1741899				Liberty Mutual Management (Vermont) LLC	VT	NIA	Liberty Mutual Captive Holdings LLC	Ownership, Board and Management	100.0	Liberty Mutual Holding Company				
00000	04-4223650				Liberty Mutual Mexico LLC	DE	NIA	Liberty Mutual Insurance Company	Ownership, Board and Management	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 Management	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 Management	100.0	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 Management	100.0	Liberty Mutual Holding Company			
		00000	26-3709536			Liberty Parkwood Crossing LLC	IN	NIA	Liberty Real Estate Holdings LLC	Ownership, Board and Management	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 Management	100.0	Liberty Mutual Holding Company			
		00000	98-0336014			Liberty Re (Bermuda) Limited	Bermuda	IA	Liberty Mutual Insurance Company	Ownership, Board and Management	100.0	Liberty Mutual Holding Company			
		00000				Liberty Real Estate Holdings LLC	DE	NIA	Liberty Mutual Insurance Company	Ownership, Board and Management	100.0	Liberty Mutual Holding Company			
		00000				Liberty Risk Services de Venezuela, S.A.	Venezuela	NIA	Liberty International Latin America Holdings, LLC	Ownership, Board and Management	100.0	Liberty Mutual Holding Company			
		00000				Liberty Seguros de Vida S.A.	Colombia	IA	Liberty Seguros S.A.	Ownership, Board and Management	57.6	Liberty Mutual Holding Company			
		00000				Liberty Seguros de Vida S.A.	Colombia	IA	LILA (Colombia) Holdings Ltd.	Ownership, Board and Management	42.4	Liberty Mutual Holding Company			
		00000				Liberty Seguros S.A.	Colombia	IA	LILA (Colombia) Holdings Ltd.	Ownership, Board and Management	94.7	Liberty Mutual Holding Company			
		00000				Liberty Seguros S.A.	Colombia	IA	Li (Colombia) Holdings Ltd.	Ownership, Board and Management	5.3	Liberty Mutual Holding Company			
		00000				Liberty Seguros S.A.	Ecuador	IA	Liberty UK and Europe Holdings Limited	Ownership, Board and Management	99.7	Liberty Mutual Holding Company			
		00000				Liberty Seguros S.A.	Ecuador	IA	Liberty International Latin America Holdings, LLC	Ownership, Board and Management	0.0	Liberty Mutual Holding Company			
		00000				Liberty Seguros S/A	Brazil	IA	Liberty International Brasil Ltda.	Ownership, Board and Management	100.0	Liberty Mutual Holding Company			
		00000				Liberty Seguros, Compania de Seguros y Reasegur	Spain	IA	Liberty Spain Insurance Group LLC	Ownership, Board and Management	100.0	Liberty Mutual Holding Company			
		00000				Liberty Seguros, S.A.	Portugal	IA	Liberty Seguros, Compania de Seguros y Reaseg	Ownership, Board and Management	100.0	Liberty Mutual Holding Company			
		00000				Liberty Sigorta Anonim Sirketi	Turkey	IA	Liberty Seguros, Compania de Seguros y Reaseg	Ownership, Board and Management	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 Management	100.0	Liberty Mutual Holding Company			

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	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					Liberty Specialty Markets Limited	UK	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	
		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 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	18.1	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	61-1558756				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	31-1364002				Ocasco Budget, Inc.	OH	NIA	The Ohio Casualty Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000	31-1377709				OCI Printing, Inc.	OH	NIA	Ohio Casualty Corporation	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		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	
0111	Liberty Mutual Insurance Company and its Affiliated	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					Primero Fianzas S.A. de C.V.	Mexico	IA	Liberty Surety Mexico, S. de R.L. de C.V.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	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)	*
		00000					Primerio Fianzas S.A. de C.V.	Mexico	IA	Liberty Mutual Mexico LLC	Ownership, Board and Manage	0.0	Liberty Mutual Holding Company	
		00000	46-1667886				Raymond James LM Georgia Tax Credit Fund L.L.C	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	45-2635338				RBC State Credit Fund LLC	DE	NIA	Liberty Mutual 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				RJTFCF-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				RJTFCF-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	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					Servicios Valores Operativos Monterrey, S.A. de C.	Mexico	NIA	Liberty Surety Mexico, S. de R.L. de C.V.	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
		00000					Servicios Valores Operativos Monterrey, S.A. de C.	Mexico	NIA	Liberty Mutual Mexico LLC	Ownership, Board and Manage	0.0	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	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	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	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	36-3522250				Uni.Asia General Insurance Berhad	Malaysia	IA	Liberty Seguros Compania de Seguros y Reaseg	Ownership, Board and Manage	86.8	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000	36-2753986				Vermilion Cliffs Partners, LLC	DE	NIA	Kellen Holdings, LLC	Ownership	95.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000					Vision Employment Health and Safety Limited	UK	NIA	Liberty Mutual Insurance Europe Limited	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	00000					Vision Risk Management Limited	UK	NIA	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	
0111	Liberty Mutual Insurance Company and its Affiliated	00000					Wausau Insurance Company (U.K.) Limited	UK	IA	Liberty Mutual Insurance Company	Ownership, Board and Manage	100.0	Liberty Mutual Holding Company	
0111	Liberty Mutual Insurance Company and its Affiliated	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	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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

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NAIC Company Code	ID Number	Names of Insurers and Parent, 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							*			77,522,130
11526	74-3038540	AMERICA FIRST LLOYD'S INSURANCE COMPANY							*			101,663,801
19690	35-1044900	AMERICAN ECONOMY INSURANCE COMPANY							*			386,415,877
24066	59-0141790	AMERICAN FIRE AND CASUALTY COMPANY							*			447,506,729
19704	35-0145400	AMERICAN STATES INSURANCE COMPANY							*			936,316,362
19712	75-6005586	AMERICAN STATES INSURANCE COMPANY OF T							*			48,900,721
31933	75-6220479	AMERICAN STATES LLOYDS INSURANCE COMP							*			1,194,240
37214	35-1466792	AMERICAN STATES PREFERRED INSURANCE C							*			98,793,320
00000	AA-0000000	ARLINGTON INSURANCE COMPANY LTD							*			(16,246,000)
00000	27-0547665	BERKELEY/COLUMBUS III LLC	(11,000,000)	7,129,585							(3,870,415)	
10335	59-3269531	BRIDGEFIELD CASUALTY INSURANCE COMPANY							*			538,794,648
10701	59-1835212	BRIDGEFIELD EMPLOYERS INSURANCE COMPA							*			482,188,369
41785	84-0856682	COLORADO CASUALTY INSURANCE COMPANY							*			71,239,999
22640	35-6018566	CONSOLIDATED INSURANCE COMPANY							*			186,565,951
21458	39-0264050	EMPLOYERS INSURANCE COMPANY OF WAUSA	32,830,176	(2,270,337)			(263,779,568)		*		(233,219,729)	(2,475,427,685)
11045	15-0302550	EXCELSIOR INSURANCE COMPANY							*			547,011,771
24724	91-0742144	FIRST NATIONAL INSURANCE COMPANY OF AM							*			450,466,748
00000	AA-0000000	FST RJ GEORGIA TAX CREDIT FUND		269,599					*		269,599	
24732	91-0231910	GENERAL INSURANCE COMPANY OF AMERICA							*			543,290,697
00000	AA-0000000	GENESIS SEGUROS GENERALES S.A.							*			209,000
10836	33-0763205	GOLDEN EAGLE INSURANCE CORPORATION							*			382,555,756
36919	39-1321384	HAWKEYE-SECURITY INSURANCE COMPANY							*			62,238,248
22659	35-0410010	INDIANA INSURANCE COMPANY							*			252,581,354
26700	36-2690333	INSURANCE COMPANY OF ILLINOIS							*			46,213,473
00000	98-0158209	LEXCO LIMITED							*			19,000
00000	AA-0000000	LIBERTY COMPANIA DE SEGUROS GENERALES							*			18,608,000
19544	75-2447701	LIBERTY COUNTY MUTUAL INSURANCE COMPA							*			350,761,222
00000	52-2282916	LIBERTY ENERGY HOLDINGS LLC	(410,726,594)	490,358,011					*		79,631,417	
00000	AA-0000000	LIBERTY INSURANCE COMPANY LTD.		38,839,914					*		38,839,914	
42404	03-0316876	LIBERTY INSURANCE CORPORATION							*			6,122,892,451
00000	AA-0000001	LIBERTY INSURANCE LIMITED							*			310,000
00000	AA-0000000	LIBERTY INSURANCE OJSC							*			671,000
00000	AA-05761050	LIBERTY INSURANCE PTE LTD.							*			910,000
19917	22-2227331	LIBERTY INSURANCE UNDERWRITERS INC.							*			1,287,668,511
00000	AA-0000000	LIBERTY INTERNATIONAL (HK) LIMITED							*			675,000
00000	04-3209289	LIBERTY INTERNATIONAL HOLDINGS INC.		51,281,486					*		51,281,486	
00000	AA-0000000	LIBERTY INTERNATIONAL UNDERWRITER							*			59,000
65315	04-6076039	LIBERTY LIFE ASSURANCE COMPANY OF BOST		150,000,000					*		150,000,000	(274,000)

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	ID Number	Names of Insurers and Parent, 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)
11041	74-2963323	LIBERTY LLOYDS OF TEXAS INSURANCE COMPA							*			36,050,114
00000	AA-0000000	LIBERTY MANAGEMENT SERVICES INC		322,498							322,498	
00000	AA-0000000	LIBERTY METALS & MINING		261,950,676							261,950,676	
00000	AA-0000000	LIBERTY MUTUAL CAPTIVE HOLDINGS LLC	(3,106,000)								(3,106,000)	
00000	AA-0000000	LIBERTY MUTUAL DIRECT INSURANCE										86,598,000
23035	04-1924000	LIBERTY MUTUAL FIRE INSURANCE COMPANY	2,225,338	(16,135,169)			(263,779,568)		*		(277,689,399)	6,720,333,155
00000	04-3583679	LIBERTY MUTUAL GROUP INC.	91,297,250	(929,513,093)			3,134,826,890				2,296,611,047	
23043	04-1543470	LIBERTY MUTUAL INSURANCE COMPANY	554,208,927	(353,251,810)			(1,684,039,266)		*		(1,483,082,149)	(21,732,309,092)
00000	AA-1120855	LIBERTY MUTUAL INSURANCE EUROPE LIMITED										(46,381,579)
00000	AA-0000000	LIBERTY MUTUAL INVESTMENT HOLDINGS LLC	(235,000,000)								(235,000,000)	
00000	AA-0000000	LIBERTY MUTUAL MEXICO LLC		94,990,500							94,990,500	
14486	23-0867770	LIBERTY MUTUAL MID-ATLANTIC INSURANCE C							*			276,189,034
12484	04-1023460	LIBERTY MUTUAL PERSONAL INSURANCE COMP							*			853,135
00000	AA-0000000	LIBERTY MUTUAL TACTICAL OPPORTUNITY LLC	(17,777,165)	184,373,482							166,596,317	
41939	93-0824674	LIBERTY NORTHWEST INSURANCE CORPORATI		(322,498)							(322,498)	938,416,592
11746	38-1742556	LIBERTY PERSONAL INSURANCE COMPANY							*			69,171,024
00000	98-0336014	LIBERTY RE BERMUDA LTD.										(6,104,000)
00000	AA-0000000	LIBERTY REAL ESTATE HOLDINGS LLC	(7,478,083)								(7,478,083)	
00000	AA-0000000	LIBERTY SEGUROS BRAZIL S/A										124,000
00000	AA-0000000	LIBERTY SEGUROS COMPANIA DE SEGUROS Y										2,257,000
00000	AA-0000000	LIBERTY SEGUROS INSURANCE										11,000
00000	AA-1824100	LIBERTY SEGUROS S.A.										6,714,000
00000	AA-2330026	LIBERTY SEGUROS S.A.										14,296,000
00000	AA-0000000	LIBERTY SEGUROS S.A.										123,000
00000	AA-1860690	LIBERTY SIGORTA ANONIM SIRKETI										3,111,000
12683	98-0336015	LIBERTY SPONSORED INSURANCE (VERMONT) I										(2,818,000)
00000	38-3760923	LIBERTY STRUCTURED HOLDINGS LLC	(72,573,849)	752,255							(71,821,594)	
00000	AA-0000000	LIBERTY SURETY MEXICO, S DE R.L. DE C.V		9,500							9,500	
10725	04-3390891	LIBERTY SURPLUS INSURANCE CORPORATION							*			1,167,470,020
00000	AA-0000000	LIBERTY VIDEOCON GERNERAL IN										1,255,000
00000	AA-1126006	LLOYDS SYNDICATE 4472										92,723,000
00000	AA-1126282	LLOYDS SYNDICATE 0282										26,000
36447	22-2227328	LM GENERAL INSURANCE COMPANY		(77,093)					*		(77,093)	1,760,164,753
33600	04-3058504	LM INSURANCE CORPORATION							*			2,350,183,294
32352	22-2053189	LM PROPERTY AND CASUALTY INSURANCE CO		10,000,000							10,000,000	3,019,670
00000	AA-0000000	LMG INSURANCE COMPANY LTD. (THAILAND)										3,835,000
23507	31-0978279	MID-AMERICAN FIRE & CASUALTY COMPANY							*			2,480,614
14613	52-0424870	MONTGOMERY MUTUAL INSURANCE COMPANY							*			44,342,072

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	ID Number	Names of Insurers and Parent, 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)
27944	35-1287317	NATIONAL INSURANCE ASSOCIATION							*			57,297
23892	93-6029263	NORTH PACIFIC INSURANCE COMPANY							*			89,649,439
24082	31-0541777	OHIO SECURITY INSURANCE COMPANY							*			905,291,393
23922	93-0241650	OREGON AUTOMOBILE INSURANCE COMPANY							*			16,376,410
18333	13-2919779	PEERLESS INDEMNITY INSURANCE COMPANY							*			719,038,894
24198	02-0177030	PEERLESS INSURANCE COMPANY	51,700,000				(659,448,920)		*		(607,748,920)	(8,031,874,123)
00000	LM-0000000	PRIMERO FIANZAS S.A. DE C.V.							*			97,000
00000	AA-0000000	RBC STATE CREDIT FUND		11,485,000					*		11,485,000	
00000	AA-0000000	RJ MASSACHUSETTS TAX CREDIT FUND		77,093					*		77,093	
00000	91-0742146	SAFECO CORPORATION	1,000,000						*		1,000,000	
24740	91-0742148	SAFECO INSURANCE COMPANY OF AMERICA	17,800,000						*		17,800,000	(693,653,216)
39012	91-1115311	SAFECO INSURANCE COMPANY OF ILLINOIS							*			1,622,851,002
11215	23-2640501	SAFECO INSURANCE COMPANY OF INDIANA							*			566,943,816
11071	93-1300233	SAFECO INSURANCE COMPANY OF OREGON							*			370,968,990
11070	91-6258394	SAFECO LLOYDS INSURANCE COMPANY							*			31,458,193
24759	91-0885519	SAFECO NATIONAL INSURANCE COMPANY							*			39,014,312
11100	91-1231536	SAFECO SURPLUS LINES INSURANCE COMPAN							*			232,800
00000	98-0413905	ST. JAMES INSURANCE COMPANY LTD.							*			(500,000)
00000	84-1695835	ST. JAMES/ARLINGTON LLC	(507,000)						*		(507,000)	
00000	84-1695837	ST. JAMES/ARLINGTON REAL ESTATE LIMITED	(16,393,000)						*		(16,393,000)	
33588	04-3058503	THE FIRST LIBERTY INSURANCE CORPORATION		(269,599)					*		(269,599)	925,933,066
23515	31-0978280	THE MIDWESTERN INDEMNITY COMPANY							*			53,136,105
24171	02-0342937	THE NETHERLANDS INSURANCE COMPANY							*			1,196,933,812
24074	31-0396250	THE OHIO CASUALTY INSURANCE COMPANY	23,500,000				(263,779,568)		*		(240,279,568)	(2,719,080,031)
00000	AA-3190330	THE STUART INSURANCE GROUP LTD.							*			(14,852,000)
26069	36-3522250	WAUSAU BUSINESS INSURANCE COMPANY							*			412,699,931
26425	36-2753986	WAUSAU GENERAL INSURANCE COMPANY							*			31,470,670
26042	39-1341459	WAUSAU UNDERWRITERS INSURANCE COMPAN							*			1,283,649,244
44393	31-0624491	WEST AMERICAN INSURANCE COMPANY							*			449,727,497
9999999	Control Totals								X X X			

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING	<u>Responses</u>
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING	
11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	YES

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

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| 27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 29. Will the Actuarial Cerifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? | YES |
| 32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guidelines XLIII be filed with the state of domicile and electronically with the NAIC by March 1? | YES |
| 33. Will the Actuarial Certifications regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 34. Will the Workers' Compensation Carve-Out Supplement be filed by March 1? | NO |
| 35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? | YES |
| 36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| 37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? | NO |
| 38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? | NO |
| 39. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? | NO |
| 40. Will the confidential Regulatory Assets Adequacy Issues Summary (RAAIS) required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5), be filed with the state of domicile by March 15? | YES |

APRIL FILING

- | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| 41. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? | NO |
| 42. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? | YES |
| 43. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? | NO |
| 44. Will the Accident and Health Policy Experience Exhibit be filed by April 1? | YES |
| 45. Will the Analysis of Annuity Operation by Lines of Business be filed with the state of domicile and the NAIC by April 1? | YES |
| 46. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1? | YES |
| 47. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? | NO |
| 48. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? | NO |
| 49. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? | NO |
| 50. Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? | YES |

AUGUST FILING

- | | |
|----------------------------------------------------------------------------------------------------------------------------|-----|
| 51. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? | YES |
|----------------------------------------------------------------------------------------------------------------------------|-----|

Explanation:

- Explanation 12: Not applicable
- Explanation 13: Not applicable
- Explanation 14: Not applicable
- Explanation 18: Not applicable

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- Explanation 19: Not applicable
- Explanation 20: Not applicable
- Explanation 21: Not applicable
- Explanation 22: Not applicable
- Explanation 23: Not applicable
- Explanation 24: Not applicable
- Explanation 27: Not applicable
- Explanation 28: Not applicable
- Explanation 29: Not applicable
- Explanation 30: Not applicable
- Explanation 33: Not applicable
- Explanation 34: Not applicable
- Explanation 36: Not applicable
- Explanation 37: Not applicable
- Explanation 38: Not applicable
- Explanation 39: Not applicable
- Explanation 41: Not applicable
- Explanation 43: Not applicable
- Explanation 47: Not applicable
- Explanation 48: Not applicable
- Explanation 49: Not applicable

Bar Code:

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES



6531520144200000



6531520144900000



6531520144440000



6531520144460000



6531520144480000



6531520144520000



6531520144360000



6531520144540000



6531520143650000



6531520142250000



6531520143060000



6531520142160000



6531520144350000



6531520143600000



6531520144430000



6531520144450000



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6531520144950000



6531520142240000



6531520142260000



6531520142300000



6531520142170000

OVERFLOW PAGE FOR WRITE-INS

Page 2 - Continuation

ASSETS

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

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
2597. Totals (Lines 2504 through 2596) (Page 3, Line 2598)		593,562

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
2797. Totals (Lines 2704 through 2796) (Page 4, Line 2798)		35,482

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 Administrative service expenses	(349,601)		(586,970)			(936,571)
09.397 Totals (Lines 09.304 through 09.396) (Page 11, Line 09.398)	(349,601)		(586,970)			(936,571)

ALPHABETICAL INDEX TO LIFE ANNUAL STATEMENT

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Exhibit of Nonadmitted Assets	18	Schedule DL - Part 2	E25
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