



DIRECT BUSINESS IN Other Alien # 1 DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	-	-	-	-	0
2. Annuity considerations.....	-	-	-	-	0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....		-	-	-	0
5. Totals (Sum of Lines 1 to 4).....	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS					
1301. ....					0
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....				(a)					0	0
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	(a)	0	0	0	0	0	0

(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 Employee 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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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



DIRECT BUSINESS IN Other Alien # 2 DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	15,113		12,617,610		12,632,723
2. Annuity considerations.....	14,955		533,907		548,862
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			-		0
5. Totals (Sum of Lines 1 to 4).....	30,068	0	13,151,517	0	13,181,585
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,347				1,347
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,347	0	0	0	1,347
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,347	0	0	0	1,347
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	314,036,226			9,237,586	323,273,812
10. Matured endowments.....	(2,582,697)			(284,247)	(2,866,944)
11. Annuity benefits.....	3,699,762		4,945,921		8,645,683
12. Surrender values and withdrawals for life contracts.....	11,590,625		94,389	33,900	11,718,914
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	202,339	0	0	0	202,339
14. All other benefits, except accident and health.....					0
15. Totals.....	326,946,255	0	5,040,310	8,987,239	340,973,804

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	202,235				202,235
1302. Loss of eye or limb benefits.....	104				104
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	202,339	0	0	0	202,339

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	24	1,823,734			23	904,217	10	28,726	57	2,756,677
17. Incurred during current year.....	10,797	312,278,132			(9)	(610,831)	2,874	8,924,613	13,662	320,591,914
Settled during current year:										
18.1 By payment in full.....	10,800	311,453,529					2,884	8,953,339	13,684	320,406,868
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	10,800	311,453,529	0	0	0	0	2,884	8,953,339	13,684	320,406,868
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	10,800	311,453,529	0	0	0	0	2,884	8,953,339	13,684	320,406,868
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	21	2,648,337	0	0	14	293,386	0	0	35	2,941,723
POLICY EXHIBIT										
20. In force December 31, prior year.....	7,982	1,647,580,730	(a)		189	3,121,511,130	617	1,722,169	8,788	4,770,814,029
21. Issued during year.....	(527)	(19,303,895)				26,658,877	(617)	(1,722,169)	(1,144)	5,632,813
22. Other changes to in force (Net).....	(616)	(95,060,669)			190	(2,619,381,230)			(426)	(2,714,441,899)
23. In force December 31 of current year.....	6,839	1,533,216,166	0	(a)	379	528,788,777	0	0	7,218	2,062,004,943

(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).....	1,045,377	2,128,314		827,708	864,023
24.1 Federal Employee 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).....	182,492	180,741		498,516	1,987,344
25.2 Guaranteed renewable (b).....	10,258	10,509		69,984	42,801
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).....	192,750	191,250	0	568,500	2,030,145
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,238,127	2,319,564	0	1,396,208	2,894,168

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





DIRECT BUSINESS IN Other Alien # 3 DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....					0
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS

1301. ....					0
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....				(a)					0	0
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	(a)	0	0	0	0	0	0

(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 Employee 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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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



DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,219,149		14,591,647		15,810,796
2. Annuity considerations.....	478,742		3,008,514		3,487,256
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			92,696		92,696
5. Totals (Sum of Lines 1 to 4).....	1,697,891	0	17,692,857	0	19,390,748
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	91,981				91,981
6.2 Applied to pay renewal premiums.....	53,318				53,318
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	568,007			17,997	586,004
6.4 Other.....	3,249				3,249
6.5 Totals (Sum of Lines 6.1 to 6.4).....	716,555	0	0	17,997	734,552
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	716,555	0	0	17,997	734,552
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	664,272		21,136,126	19,398	21,819,796
10. Matured endowments.....	164,763			9,162	173,925
11. Annuity benefits.....	895,010		4,766,384		5,661,394
12. Surrender values and withdrawals for life contracts.....	5,514,230		7,210,594	4,953	12,729,777
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	3,225	0	0	0	3,225
14. All other benefits, except accident and health.....					0
15. Totals.....	7,241,500	0	33,113,104	33,513	40,388,117

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	3,225				3,225
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	3,225	0	0	0	3,225

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	5	241,253			11	529,636	1	2,638	17	773,527
17. Incurred during current year.....	66	780,133			497	22,225,315	21	25,922	584	23,031,370
Settled during current year:										
18.1 By payment in full.....	65	829,034			481	21,136,126	22	28,560	568	21,993,720
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	65	829,034	0	0	481	21,136,126	22	28,560	568	21,993,720
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	65	829,034	0	0	481	21,136,126	22	28,560	568	21,993,720
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	192,352	0	0	27	1,618,825	0	0	33	1,811,177
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,909	158,123,376	(a)		92	7,482,597,020	426	1,325,679	3,427	7,642,046,074
21. Issued during year.....	1	100,000			35	1,193,206,881		74,345	36	1,193,381,226
22. Other changes to in force (Net).....	(163)	(8,212,814)			(65)	(928,217,789)	(17)	(4,721)	(245)	(936,435,324)
23. In force December 31 of current year.....	2,747	150,010,562	0	0	62	7,747,586,112	409	1,395,303	3,218	7,898,991,976

(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).....	10,238,685	9,413,417		16,424,584	17,127,606
24.1 Federal Employee 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).....	295,106	295,771			(3,110)
25.2 Guaranteed renewable (b).....	544,866	537,255		123,557	513,271
25.3 Non-renewable for stated reasons only (b).....	8,436	8,436			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	848,408	841,462	0	123,557	510,161
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	11,087,093	10,254,879	0	16,548,141	17,637,767

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





DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	23,026,157		77,408,109		100,434,266
2. Annuity considerations.....	7,594,861		92,793,773		100,388,634
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			10,460,564		10,460,564
5. Totals (Sum of Lines 1 to 4).....	30,621,018	0	180,662,446	0	211,283,464
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,555,284				1,555,284
6.2 Applied to pay renewal premiums.....	1,534,511				1,534,511
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	9,781,045			177,312	9,958,357
6.4 Other.....	167,192				167,192
6.5 Totals (Sum of Lines 6.1 to 6.4).....	13,038,032	0	0	177,312	13,215,344
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	9				9
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	9	0	0	0	9
8. Grand Totals (Lines 6.5 + 7.4).....	13,038,041	0	0	177,312	13,215,353
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	25,414,303		183,295,026	263,578	208,972,907
10. Matured endowments.....	1,359,059			33,377	1,392,436
11. Annuity benefits.....	22,074,404		27,765,051		49,839,455
12. Surrender values and withdrawals for life contracts.....	75,862,503		21,969,625	66,353	97,898,481
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	330,476	0	140,393	0	470,869
14. All other benefits, except accident and health.....					0
15. Totals.....	125,040,745	0	233,170,095	363,308	358,574,148

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	330,476				330,476
1302. ....					0
1303. Group supplemental contracts.....			129,038		129,038
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	11,355	0	11,355
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	330,476	0	140,393	0	470,869

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	111	4,179,745			282	8,559,177	68	67,365	461	12,806,287
17. Incurred during current year.....	1,014	25,752,351			6,082	182,765,010	183	288,350	7,279	208,805,711
Settled during current year:										
18.1 By payment in full.....	1,011	26,773,362			6,097	183,295,026	203	296,955	7,311	210,365,343
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,011	26,773,362	0	0	6,097	183,295,026	203	296,955	7,311	210,365,343
18.4 Reduction by compromise.....		250,000							0	250,000
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,011	27,023,362	0	0	6,097	183,295,026	203	296,955	7,311	210,615,343
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	114	2,908,734	0	0	267	8,029,161	48	58,760	429	10,996,655
POLICY EXHIBIT										
20. In force December 31, prior year.....	40,644	3,051,511,348	(a)		1,237	34,716,588,068	4,479	11,574,603	46,360	37,779,674,020
21. Issued during year.....	29	2,543,448			361	1,713,296,067		232,977	390	1,716,072,492
22. Other changes to in force (Net).....	(2,075)	(155,651,983)			(37)	(816,047,857)	(207)	(195,149)	(2,319)	(971,894,989)
23. In force December 31 of current year.....	38,598	2,898,402,813	0	(a)	1,561	35,613,836,278	4,272	11,612,431	44,431	38,523,851,523

(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).....	49,776,338	49,331,771		56,323,295	59,453,964
24.1 Federal Employee 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).....	5,817,001	5,885,472		3,175,392	8,668,624
25.2 Guaranteed renewable (b).....	9,224,205	9,162,595		2,958,936	3,609,560
25.3 Non-renewable for stated reasons only (b).....	63,774	81,270			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	15,104,980	15,129,337	0	6,134,328	12,278,184
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	64,881,318	64,461,108	0	62,457,623	71,732,148

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





DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	11,792,309		40,523,344		52,315,653
2. Annuity considerations.....	1,071,744		29,723,311		30,795,055
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			6,001,245		6,001,245
5. Totals (Sum of Lines 1 to 4).....	12,864,053	0	76,247,900	0	89,111,953
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	489,446				489,446
6.2 Applied to pay renewal premiums.....	386,124				386,124
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,980,355			91,587	4,071,942
6.4 Other.....	80,196				80,196
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,936,121	0	0	91,587	5,027,708
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	2				2
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2	0	0	0	2
8. Grand Totals (Lines 6.5 + 7.4).....	4,936,123	0	0	91,587	5,027,710
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	11,966,178		67,408,675	217,239	79,592,092
10. Matured endowments.....	601,814			35,131	636,945
11. Annuity benefits.....	6,036,630		16,188,501		22,225,131
12. Surrender values and withdrawals for life contracts.....	39,892,426		5,029,878	32,970	44,955,274
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	214,792	0	423,427	0	638,219
14. All other benefits, except accident and health.....					0
15. Totals.....	58,711,840	0	89,050,481	285,340	148,047,661

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	214,792				214,792
1302.....					0
1303. Group supplemental contracts.....			423,427		423,427
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	214,792	0	423,427	0	638,219

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	54	1,014,604			137	4,079,049	45	57,143	236	5,150,796
17. Incurred during current year.....	546	13,126,763			2,780	65,806,878	145	229,879	3,471	79,163,520
Settled during current year:										
18.1 By payment in full.....	535	12,567,991			2,791	67,408,675	150	252,369	3,476	80,229,035
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	535	12,567,991	0	0	2,791	67,408,675	150	252,369	3,476	80,229,035
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	535	12,567,991	0	0	2,791	67,408,675	150	252,369	3,476	80,229,035
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	65	1,573,376	0	0	126	2,477,252	40	34,653	231	4,085,281
POLICY EXHIBIT										
20. In force December 31, prior year.....	24,988	1,408,350,859	(a)		460	16,043,922,665	2,525	6,653,033	27,973	17,458,926,558
21. Issued during year.....	15	3,141,162			339	277,506,874	(20,251)	(20,251)	354	280,627,785
22. Other changes to in force (Net).....	(1,587)	(84,569,104)			(141)	(152,251,112)	(142)	(155,488)	(1,870)	(236,975,704)
23. In force December 31 of current year.....	23,416	1,326,922,917	0	(a)	658	16,169,178,427	2,383	6,477,294	26,457	17,502,578,639

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	27,129,808	25,816,993		28,626,816	30,191,849
24.1 Federal Employee 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).....	1,539,660	1,573,030		1,128,579	716,468
25.2 Guaranteed renewable (b).....	1,803,010	1,743,103		1,208,287	1,924,897
25.3 Non-renewable for stated reasons only (b).....	8,575	8,575			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,351,245	3,324,708	0	2,336,866	2,641,365
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	30,481,053	29,141,701	0	30,963,682	32,833,214

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



DIRECT BUSINESS IN AMERICAN SAMOA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....	155		442,421		442,576
2. Annuity considerations.....	-		15,120		15,120
3. Deposit-type contract funds.....		XXX	-	XXX	0
4. Other considerations.....			-		0
5. Totals (Sum of Lines 1 to 4).....	155	0	457,541	0	457,696
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....			76,920		76,920
10. Matured endowments.....					0
11. Annuity benefits.....			537		537
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	77,457	0	77,457

DETAILS OF WRITE-INS					
1301. ....					0
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	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
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....						(0)			0	(0)
17. Incurred during current year.....					11	88,117			11	88,117
<b>Settled during current year:</b>										
18.1 By payment in full.....					10	76,920			10	76,920
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	10	76,920	0	0	10	76,920
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	10	76,920	0	0	10	76,920
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	1	11,197	0	0	1	11,197
<b>POLICY EXHIBIT</b>					No. of Pol.					
20. In force December 31, prior year.....		0		(a)		170,041,507			0	170,041,507
21. Issued during year.....						14,123,644			0	14,123,644
22. Other changes to in force (Net).....	2	102,298				(14,123,644)			2	(14,021,346)
23. In force December 31 of current year.....	2	102,298	0	(a)	0	170,041,507	0	0	2	170,143,805

(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).....	37,176	35,205		7,154	7,490
24.1 Federal Employee 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.....					
<b>Other Individual Policies:</b>					
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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	37,176	35,205	0	7,154	7,490

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





DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	20,643,252		80,828,558		101,471,810
2. Annuity considerations.....	4,390,726		107,939,243		112,329,969
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			445,677,613		445,677,613
5. Totals (Sum of Lines 1 to 4).....	25,033,978	0	634,445,414	0	659,479,392
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,393,993				1,393,993
6.2 Applied to pay renewal premiums.....	1,363,436				1,363,436
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	8,214,036			187,054	8,401,090
6.4 Other.....	194,690				194,690
6.5 Totals (Sum of Lines 6.1 to 6.4).....	11,166,155	0	0	187,054	11,353,209
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	3				3
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	3	0	0	0	3
8. Grand Totals (Lines 6.5 + 7.4).....	11,166,158	0	0	187,054	11,353,212
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	23,539,454		146,384,612	474,007	170,398,073
10. Matured endowments.....	1,306,793			40,029	1,346,822
11. Annuity benefits.....	17,860,069		72,368,653		90,228,722
12. Surrender values and withdrawals for life contracts.....	106,981,417		502,785,472	123,196	609,890,085
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	350,136	0	866,267	0	1,216,403
14. All other benefits, except accident and health.....					0
15. Totals.....	150,037,869	0	722,405,004	637,232	873,080,105

DETAILS OF WRITE-INS

1301. Waived premium due to disability.....	350,136				350,136
1302.....					0
1303. Group supplemental contracts.....			864,442		864,442
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	1,825	0	1,825
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	350,136	0	866,267	0	1,216,403

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	103	2,811,807			280	5,893,876	50	93,316	433	8,799,000
17. Incurred during current year.....	1,395	24,363,974			19,460	154,044,261	259	502,510	21,114	178,910,745
Settled during current year:										
18.1 By payment in full.....	1,356	24,846,246			19,473	146,384,612	264	514,036	21,093	171,744,894
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,356	24,846,246	0	0	19,473	146,384,612	264	514,036	21,093	171,744,894
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,356	24,846,246	0	0	19,473	146,384,612	264	514,036	21,093	171,744,894
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	142	2,329,535	0	0	267	13,553,525	45	81,790	454	15,964,851
POLICY EXHIBIT										
20. In force December 31, prior year.....	43,156	2,979,595,617	(a)		1,364	42,843,110,292	4,702	13,598,062	49,222	45,836,303,971
21. Issued during year.....	31	3,142,536			1,040	2,416,527,592		535,985	1,071	2,420,206,113
22. Other changes to in force (Net).....	(2,169)	(148,734,605)			(894)	(460,042,553)	(261)	(345,654)	(3,324)	(609,122,812)
23. In force December 31 of current year.....	41,018	2,834,003,548	0	(a)	1,510	44,799,595,331	4,441	13,788,393	46,969	47,647,387,272

(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).....	127,302,388	121,175,516		124,784,097	131,578,897
24.1 Federal Employee 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).....	7,416,213	7,467,311		4,065,228	5,461,523
25.2 Guaranteed renewable (b).....	7,835,334	7,799,128		2,723,107	4,545,922
25.3 Non-renewable for stated reasons only (b).....	73,432	80,447		(1,663)	(1,613)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	15,324,979	15,346,886	0	6,786,672	10,005,832
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	142,627,367	136,522,402	0	131,570,769	141,584,729

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





DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	175,540,411		686,813,096		862,353,507
2. Annuity considerations.....	17,586,780		458,047,927		475,634,707
3. Deposit-type contract funds.....		XXX	29,308,357	XXX	29,308,357
4. Other considerations.....			97,236,825		97,236,825
5. Totals (Sum of Lines 1 to 4).....	193,127,191	0	1,271,406,205	0	1,464,533,396
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	6,289,936				6,289,936
6.2 Applied to pay renewal premiums.....	7,075,825				7,075,825
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	66,360,272			1,676,929	68,037,201
6.4 Other.....	913,504				913,504
6.5 Totals (Sum of Lines 6.1 to 6.4).....	80,639,537	0	0	1,676,929	82,316,466
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	123				123
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	123	0	0	0	123
8. Grand Totals (Lines 6.5 + 7.4).....	80,639,660	0	0	1,676,929	82,316,589
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	139,452,048		676,493,379	1,809,235	817,754,662
10. Matured endowments.....	7,230,229			719,611	7,949,840
11. Annuity benefits.....	42,331,810		416,161,018		458,492,828
12. Surrender values and withdrawals for life contracts.....	301,939,977		569,329,562	432,129	871,701,668
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,664,410	0	6,978,932	0	8,643,342
14. All other benefits, except accident and health.....		0			0
15. Totals.....	492,618,474	0	1,668,962,891	2,960,975	2,164,542,340

DETAILS OF WRITE-INS

1301. Waived premium due to disability.....	1,592,066				1,592,066
1302. Loss of eye or limb benefits.....	72,344				72,344
1303. Group supplemental contracts.....			6,143,715		6,143,715
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	835,217	0	835,217
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	1,664,410	0	6,978,932	0	8,643,342

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	593	33,138,213			1,130	48,510,285	376	652,203	2,099	82,300,701
17. Incurred during current year.....	5,708	142,698,195			20,417	688,430,120	1,602	2,503,420	27,727	833,631,735
Settled during current year:										
18.1 By payment in full.....	5,626	146,682,277			20,396	676,493,379	1,676	2,528,846	27,698	825,704,502
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	5,626	146,682,277	0	0	20,396	676,493,379	1,676	2,528,846	27,698	825,704,502
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	5,626	146,682,277	0	0	20,396	676,493,379	1,676	2,528,846	27,698	825,704,502
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	675	29,154,131	0	0	1,151	60,447,026	302	626,777	2,128	90,227,934
POLICY EXHIBIT										
20. In force December 31, prior year.....	228,236	26,033,208,099	(7)	(a) (595)	8,440	306,394,844,277	34,052	99,510,564	270,721	332,527,562,345
21. Issued during year.....	227	79,791,966			5,649	122,787,420,407	1	1,189,122	5,877	122,868,401,495
22. Other changes to in force (Net).....	(12,285)	(1,055,830,610)			(4,421)	(116,708,121,410)	(1,744)	(2,237,556)	(18,450)	(117,766,189,576)
23. In force December 31 of current year.....	216,178	25,057,169,455	(7)	(a) (595)	9,668	312,474,143,274	32,309	98,462,130	258,148	337,629,774,264

(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).....	712,773,218	679,410,272		623,671,697	656,440,899
24.1 Federal Employee 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).....	20,989,697	21,261,499		14,031,961	15,984,941
25.2 Guaranteed renewable (b).....	43,198,361	43,241,569		14,662,599	26,316,510
25.3 Non-renewable for stated reasons only (b).....	17,110	52,836			(3,516)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	64,205,168	64,555,904	0	28,694,560	42,297,935
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	776,978,386	743,966,176	0	652,366,257	698,738,834

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



DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	983,243		5,425,233		6,408,476
2. Annuity considerations.....	-		349,102		349,102
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			-		0
5. Totals (Sum of Lines 1 to 4).....	983,243	0	5,774,335	0	6,757,578
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,457				1,457
6.2 Applied to pay renewal premiums.....	22,284				22,284
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	110,805				110,805
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	134,546	0	0	0	134,546
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	25				25
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	25	0	0	0	25
8. Grand Totals (Lines 6.5 + 7.4).....	134,571	0	0	0	134,571
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....			1,013,031	17,354	1,030,385
10. Matured endowments.....				21	21
11. Annuity benefits.....	4,791		4,350,361		4,355,152
12. Surrender values and withdrawals for life contracts.....	837,135		307,035		1,144,170
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	841,926	0	5,670,427	17,375	6,529,728

DETAILS OF WRITE-INS					
1301. ....					0
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	8	889,795			31	1,209,523	(906,995)	5,096	(906,956)	2,104,414
17. Incurred during current year.....	(3)	(882,455)			(5)	20,563	907,018	60,406	907,010	(801,486)
Settled during current year:										
18.1 By payment in full.....					14	1,013,031	9	17,375	23	1,030,406
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	14	1,013,031	9	17,375	23	1,030,406
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	14	1,013,031	9	17,375	23	1,030,406
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	7,340	0	0	12	217,055	14	48,127	31	272,522
POLICY EXHIBIT										
20. In force December 31, prior year.....	691	34,859,011	(a)		23	527,364,986	236	585,860	950	562,809,858
21. Issued during year.....					8	71,556,337	342	1,402,977	350	72,959,314
22. Other changes to in force (Net).....	(45)	(1,846,652)			(31)	(71,602,837)	(26)	(37,527)	(102)	(73,487,016)
23. In force December 31 of current year.....	646	33,012,359	0	0	0	527,318,486	552	1,951,310	1,198	562,282,156

(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).....	11,240,504	10,820,163		59,107	82,450
24.1 Federal Employee 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).....	20				
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).....	20	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	11,240,524	10,820,163	0	59,107	82,450

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





DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	17,199,027		79,228,827		96,427,854
2. Annuity considerations.....	3,128,810		56,404,974		59,533,784
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,668,239		1,668,239
5. Totals (Sum of Lines 1 to 4).....	20,327,837	0	137,302,040	0	157,629,877
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,003,457				1,003,457
6.2 Applied to pay renewal premiums.....	1,139,347				1,139,347
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,943,490			235,954	7,179,444
6.4 Other.....	105,427				105,427
6.5 Totals (Sum of Lines 6.1 to 6.4).....	9,191,721	0	0	235,954	9,427,675
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	5				5
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	5	0	0	0	5
8. Grand Totals (Lines 6.5 + 7.4).....	9,191,726	0	0	235,954	9,427,680
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	17,788,942		119,712,404	329,384	137,830,730
10. Matured endowments.....	1,280,292			23,916	1,304,208
11. Annuity benefits.....	7,306,311		45,328,005		52,634,316
12. Surrender values and withdrawals for life contracts.....	66,025,643		71,207,240	98,037	137,330,920
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	151,742	0	651,488	0	803,230
14. All other benefits, except accident and health.....					0
15. Totals.....	92,552,930	0	236,899,137	451,337	329,903,404

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	151,742				151,742
1302. ....					0
1303. Group supplemental contracts.....			546,132		546,132
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	105,356	0	105,356
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	151,742	0	651,488	0	803,230

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	90	2,037,800			173	7,576,330	43	58,900	306	9,673,030
17. Incurred during current year.....	1,052	20,575,148			43,041	118,641,507	211	375,794	44,304	139,592,449
Settled during current year:										
18.1 By payment in full.....	1,035	19,069,235			43,068	119,712,404	204	353,300	44,307	139,134,939
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,035	19,069,235	0	0	43,068	119,712,404	204	353,300	44,307	139,134,939
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,035	19,069,235	0	0	43,068	119,712,404	204	353,300	44,307	139,134,939
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	107	3,543,713	0	0	146	6,505,433	50	81,394	303	10,130,540
POLICY EXHIBIT										
20. In force December 31, prior year.....	38,984	2,808,740,548	(a)		1,753	44,132,246,257	5,139	15,592,770	45,876	46,956,579,575
21. Issued during year.....	26	9,819,993			834	1,359,747,521		694,697	860	1,370,262,211
22. Other changes to in force (Net).....	(2,000)	(109,669,615)			(651)	(299,447,802)	(243)	(241,751)	(2,894)	(409,359,168)
23. In force December 31 of current year.....	37,010	2,708,890,926	0	0	1,936	45,192,545,976	4,896	16,045,716	43,842	47,917,482,618

(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).....	99,401,257	93,980,615		87,599,439	91,878,729
24.1 Federal Employee 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).....	7,966,943	8,037,409		5,713,838	4,714,677
25.2 Guaranteed renewable (b).....	8,654,333	8,701,033		1,415,266	2,484,012
25.3 Non-renewable for stated reasons only (b).....	97,954	130,849			(1,811)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	16,719,230	16,869,291	0	7,129,104	7,196,878
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	116,120,487	110,849,906	0	94,728,543	99,075,607

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





DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	60,029,787		73,486,121		133,515,908
2. Annuity considerations.....	14,020,889		68,450,075		82,470,964
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			79,587,274		79,587,274
5. Totals (Sum of Lines 1 to 4).....	74,050,676	0	221,523,470	0	295,574,146
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,207,110				2,207,110
6.2 Applied to pay renewal premiums.....	2,948,959				2,948,959
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	18,067,950			332,363	18,400,313
6.4 Other.....	191,789				191,789
6.5 Totals (Sum of Lines 6.1 to 6.4).....	23,415,808	0	0	332,363	23,748,171
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	43				43
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	43	0	0	0	43
8. Grand Totals (Lines 6.5 + 7.4).....	23,415,851	0	0	332,363	23,748,214
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	54,948,106		87,339,058	848,549	143,135,713
10. Matured endowments.....	2,464,484			193,308	2,657,792
11. Annuity benefits.....	23,104,659		52,910,515		76,015,174
12. Surrender values and withdrawals for life contracts.....	189,856,866		349,936,306	155,420	539,948,592
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	362,602	0	678,663	0	1,041,265
14. All other benefits, except accident and health.....					0
15. Totals.....	270,736,717	0	490,864,542	1,197,277	762,798,536

DETAILS OF WRITE-INS

1301. Waived premium due to disability.....	362,602				362,602
1302. ....					0
1303. Group supplemental contracts.....			656,295		656,295
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	22,368	0	22,368
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	362,602	0	678,663	0	1,041,265

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	193	3,800,557			132	8,793,130	101	175,247	426	12,768,935
17. Incurred during current year.....	2,414	55,602,152			2,739	90,825,458	525	1,040,139	5,678	147,467,749
Settled during current year:										
18.1 By payment in full.....	2,420	57,412,591			2,731	87,339,058	544	1,041,857	5,695	145,793,506
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,420	57,412,591	0	0	2,731	87,339,058	544	1,041,857	5,695	145,793,506
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,420	57,412,591	0	0	2,731	87,339,058	544	1,041,857	5,695	145,793,506
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	187	1,990,118	0	0	140	12,279,530	82	173,529	409	14,443,178
POLICY EXHIBIT										
20. In force December 31, prior year.....	86,293	9,176,611,895	(a)		5,335	27,362,540,982	7,214	22,234,967	98,842	36,561,387,844
21. Issued during year.....	39	26,242,295			548	2,421,089,020		(408,654)	587	2,446,922,661
22. Other changes to in force (Net).....	(5,629)	(697,910,088)			(480)	(2,025,313,694)	(509)	(915,906)	(6,618)	(2,724,139,688)
23. In force December 31 of current year.....	80,703	8,504,944,102	0	(a)	5,403	27,758,316,308	6,705	20,910,407	92,811	36,284,170,817

(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).....	90,680,095	88,836,529		91,780,401	96,263,837
24.1 Federal Employee 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).....	7,987,422	8,124,670		2,822,580	3,916,660
25.2 Guaranteed renewable (b).....	15,972,951	16,008,528		5,070,632	10,614,413
25.3 Non-renewable for stated reasons only (b).....	196,106	211,311			(1,305)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	24,156,479	24,344,509	0	7,893,212	14,529,768
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	114,836,574	113,181,038	0	99,673,613	110,793,605

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



DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,018,259		23,613,501		27,631,760
2. Annuity considerations.....	85,275		6,119,524		6,204,799
3. Deposit-type contract funds.....		XXX	1,000,000,000	XXX	1,000,000,000
4. Other considerations.....			56,936,546		56,936,546
5. Totals (Sum of Lines 1 to 4).....	4,103,534	0	1,086,669,571	0	1,090,773,105
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	158,502				158,502
6.2 Applied to pay renewal premiums.....	134,065				134,065
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,763,638			125,760	1,889,398
6.4 Other.....	14,082				14,082
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,070,287	0	0	125,760	2,196,047
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,070,287	0	0	125,760	2,196,047
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,143,287		71,059,083	120,262	73,322,632
10. Matured endowments.....	358,319			48,068	406,387
11. Annuity benefits.....	842,036		9,136,845		9,978,881
12. Surrender values and withdrawals for life contracts.....	5,448,606		290,746,972	4,561	296,200,139
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	7,586	0	55,524	0	63,110
14. All other benefits, except accident and health.....					0
15. Totals.....	8,799,834	0	370,998,424	172,891	379,971,149

DETAILS OF WRITE-INS

1301. Waived premium due to disability.....	7,586				7,586
1302. ....					0
1303. Group supplemental contracts.....			55,524		55,524
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	7,586	0	55,524	0	63,110

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	26	432,543			16	350,597	19	26,384	61	809,525
17. Incurred during current year.....	174	2,400,265			2,028	71,977,999	104	165,626	2,306	74,543,890
Settled during current year:										
18.1 By payment in full.....	177	2,501,606			2,020	71,059,083	108	168,331	2,305	73,729,020
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	177	2,501,606	0	0	2,020	71,059,083	108	168,331	2,305	73,729,020
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	177	2,501,606	0	0	2,020	71,059,083	108	168,331	2,305	73,729,020
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	23	331,202	0	0	24	1,269,513	15	23,679	62	1,624,395
POLICY EXHIBIT										
20. In force December 31, prior year.....	7,105	504,396,654	(a)		622	69,351,412,850	1,779	4,821,926	9,506	69,860,631,429
21. Issued during year.....	5	890,355			621	209,582,947		26,866	626	210,500,168
22. Other changes to in force (Net).....	(434)	(18,154,443)			(347)	1,965,055,326	(99)	(136,353)	(880)	1,946,764,530
23. In force December 31 of current year.....	6,676	487,132,566	0	0	896	71,526,051,123	1,680	4,712,439	9,252	72,017,896,127

(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).....	52,468,647	50,322,183		15,861,378	16,597,262
24.1 Federal Employee 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).....	1,497,726	1,522,178		143,123	37,345
25.2 Guaranteed renewable (b).....	1,735,704	1,732,321		705,615	937,688
25.3 Non-renewable for stated reasons only (b).....	15,822	18,859			(318)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,249,252	3,273,358	0	848,738	974,715
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	55,717,899	53,595,541	0	16,710,116	17,571,977

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





DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,272,370		37,742,533		47,014,903
2. Annuity considerations.....	1,496,403		364,362,042		365,858,445
3. Deposit-type contract funds.....		XXX	42,705,903,047	XXX	42,705,903,047
4. Other considerations.....			6,543,430		6,543,430
5. Totals (Sum of Lines 1 to 4).....	10,768,773	0	43,114,551,052	0	43,125,319,825
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	562,486				562,486
6.2 Applied to pay renewal premiums.....	442,876				442,876
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,966,378			98,510	4,064,888
6.4 Other.....	94,982				94,982
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,066,722	0	0	98,510	5,165,232
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	3				3
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	3	0	0	0	3
8. Grand Totals (Lines 6.5 + 7.4).....	5,066,725	0	0	98,510	5,165,235
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	8,739,146		36,777,376	209,044	45,725,566
10. Matured endowments.....	680,035			43,218	723,253
11. Annuity benefits.....	3,801,436		13,817,715		17,619,151
12. Surrender values and withdrawals for life contracts.....	30,410,447		430,203,734	61,113	460,675,294
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	77,115	0	238,874	0	315,989
14. All other benefits, except accident and health.....					0
15. Totals.....	43,708,179	0	481,037,699	313,375	525,059,253

DETAILS OF WRITE-INS

1301. Waived premium due to disability.....	77,115				77,115
1302. ....					0
1303. Group supplemental contracts.....			238,874		238,874
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	77,115	0	238,874	0	315,989

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	42	605,698			39	861,746	77	45,633	158	1,513,077
17. Incurred during current year.....	563	9,995,238			1,208	37,715,880	129	231,024	1,900	47,942,142
Settled during current year:										
18.1 By payment in full.....	548	9,419,181			1,201	36,777,376	191	252,263	1,940	46,448,820
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	548	9,419,181	0	0	1,201	36,777,376	191	252,263	1,940	46,448,820
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	548	9,419,181	0	0	1,201	36,777,376	191	252,263	1,940	46,448,820
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	57	1,181,755	0	0	46	1,800,250	15	24,394	118	3,006,399
POLICY EXHIBIT										
20. In force December 31, prior year.....	19,478	1,252,031,514	(a)		212	9,588,557,290	2,214	6,400,263	21,904	10,846,989,067
21. Issued during year.....	7	1,196,500			182	1,246,326,377		97,552	189	1,247,620,429
22. Other changes to in force (Net).....	(786)	43,879,529			3	(833,177,498)	(126)	(181,187)	(909)	(789,479,156)
23. In force December 31 of current year.....	18,699	1,297,107,543	0	(a)	397	10,001,706,169	2,088	6,316,628	21,184	11,305,130,340

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	45,045,284	42,341,267		31,713,037	33,483,668
24.1 Federal Employee 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).....	1,395,079	1,411,621		248,342	171,736
25.2 Guaranteed renewable (b).....	1,758,617	1,756,325		824,100	1,550,942
25.3 Non-renewable for stated reasons only (b).....	15,660	15,932			(100)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,169,356	3,183,878	0	1,072,442	1,722,578
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	48,214,640	45,525,145	0	32,785,479	35,206,246

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



DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	137,664,775		252,401,628		390,066,403
2. Annuity considerations.....	27,646,990		343,611,998		371,258,988
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			16,804,601		16,804,601
5. Totals (Sum of Lines 1 to 4).....	165,311,765	0	612,818,227	0	778,129,992
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	7,485,242				7,485,242
6.2 Applied to pay renewal premiums.....	7,980,555				7,980,555
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	46,609,902			824,969	47,434,871
6.4 Other.....	1,116,651				1,116,651
6.5 Totals (Sum of Lines 6.1 to 6.4).....	63,192,350	0	0	824,969	64,017,319
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	131				131
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	131	0	0	0	131
8. Grand Totals (Lines 6.5 + 7.4).....	63,192,481	0	0	824,969	64,017,450
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	140,534,247		460,851,793	1,829,765	603,215,805
10. Matured endowments.....	7,477,630			317,653	7,795,283
11. Annuity benefits.....	78,036,142		273,616,995		351,653,137
12. Surrender values and withdrawals for life contracts.....	470,254,533		85,064,705	521,385	555,840,623
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	2,532,314	0	2,345,044	0	4,877,358
14. All other benefits, except accident and health.....					0
15. Totals.....	698,834,866	0	821,878,537	2,668,803	1,523,382,206

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	2,530,022				2,530,022
1302. Loss of eye or limb benefits.....	2,292				2,292
1303. Group supplemental contracts.....			2,307,570		2,307,570
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	37,474	0	37,474
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	2,532,314	0	2,345,044	0	4,877,358

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	560	13,962,645			796	25,202,750	193	347,670	1,549	39,513,064
17. Incurred during current year.....	6,758	148,467,955			17,241	467,480,845	1,204	2,246,722	25,203	618,195,522
Settled during current year:										
18.1 By payment in full.....	6,647	148,011,877			17,164	460,851,793	1,173	2,147,419	24,984	611,011,089
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	6,647	148,011,877	0	0	17,164	460,851,793	1,173	2,147,419	24,984	611,011,089
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6,647	148,011,877	0	0	17,164	460,851,793	1,173	2,147,419	24,984	611,011,089
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	671	14,418,723	0	0	873	31,831,802	224	446,973	1,768	46,697,497
POLICY EXHIBIT										
20. In force December 31, prior year.....	228,029	18,631,718,444	(1)	(1,623)	2,586	120,052,703,176	19,496	58,823,711	250,110	138,743,243,709
21. Issued during year.....	102	24,045,329			2,323	6,547,137,273		289,832	2,425	6,571,472,434
22. Other changes to in force (Net).....	(11,316)	(716,233,495)			(740)	(1,924,979,384)	(1,182)	(1,567,436)	(13,238)	(2,642,780,315)
23. In force December 31 of current year.....	216,815	17,939,530,278	(1)	(1,623)	4,169	124,674,861,065	18,314	57,546,107	239,297	142,671,935,828

(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).....	368,932,431	348,413,159		354,372,216	373,594,122
24.1 Federal Employee 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).....	39,386,733	39,600,253		22,033,498	34,766,615
25.2 Guaranteed renewable (b).....	20,779,755	20,593,316		9,928,964	13,401,933
25.3 Non-renewable for stated reasons only (b).....	157,872	204,333		663	(5,672)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	60,324,360	60,397,902	0	31,963,125	48,162,876
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	429,256,791	408,811,061	0	386,335,341	421,756,998

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





DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	46,664,646		232,544,401		279,209,047
2. Annuity considerations.....	3,274,178		133,692,616		136,966,794
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,347,621,005		1,347,621,005
5. Totals (Sum of Lines 1 to 4).....	49,938,824	0	1,713,858,022	0	1,763,796,846
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,253,913				2,253,913
6.2 Applied to pay renewal premiums.....	1,881,283				1,881,283
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	19,117,864			501,456	19,619,320
6.4 Other.....	305,935				305,935
6.5 Totals (Sum of Lines 6.1 to 6.4).....	23,558,995	0	0	501,456	24,060,451
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	1				1
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1	0	0	0	1
8. Grand Totals (Lines 6.5 + 7.4).....	23,558,996	0	0	501,456	24,060,452
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	44,800,174		329,917,619	794,810	375,512,603
10. Matured endowments.....	2,756,650			172,564	2,929,214
11. Annuity benefits.....	14,058,328		104,869,768		118,928,096
12. Surrender values and withdrawals for life contracts.....	80,252,088		1,548,475,027	148,033	1,628,875,148
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	462,978	0	346,941	0	809,919
14. All other benefits, except accident and health.....					0
15. Totals.....	142,330,218	0	1,983,609,355	1,115,407	2,127,054,980

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	461,478				461,478
1302. Loss of eye or limb benefits.....	1,500				1,500
1303. Group supplemental contracts.....			325,914		325,914
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	21,027	0	21,027
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	462,978	0	346,941	0	809,919

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	212	4,894,059			501	21,490,221	191	192,996	904	26,577,276
17. Incurred during current year.....	2,348	48,853,309			9,850	331,723,696	673	933,932	12,871	381,510,937
Settled during current year:										
18.1 By payment in full.....	2,298	47,556,824			9,820	329,917,619	739	967,374	12,857	378,441,817
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,298	47,556,824	0	0	9,820	329,917,619	739	967,374	12,857	378,441,817
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,298	47,556,824	0	0	9,820	329,917,619	739	967,374	12,857	378,441,817
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	262	6,190,544	0	0	531	23,296,298	125	159,554	918	29,646,396
POLICY EXHIBIT										
20. In force December 31, prior year.....	87,483	6,432,877,236	(a)		2,458	112,106,069,738	12,342	32,631,604	102,283	118,571,578,577
21. Issued during year.....	123	24,869,092			1,339	6,225,110,819		769,528	1,462	6,250,749,539
22. Other changes to in force (Net).....	(4,251)	(245,142,823)			(120)	(3,005,212,363)	(585)	(533,060)	(4,956)	(3,250,888,246)
23. In force December 31 of current year.....	83,355	6,212,603,505	0	(a)	3,677	115,325,968,294	11,757	32,868,072	98,789	121,571,439,870

(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).....	290,999,170	273,866,313		240,390,755	254,163,919
24.1 Federal Employee 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).....	9,651,610	9,773,446		3,194,524	4,397,595
25.2 Guaranteed renewable (b).....	6,970,820	6,863,381		2,511,065	3,511,262
25.3 Non-renewable for stated reasons only (b).....	122,133	133,319			(792)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	16,744,563	16,770,146	0	5,705,589	7,908,065
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	307,743,733	290,636,459	0	246,096,344	262,071,984

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



DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,474,501,054		5,999,674,545		8,474,175,599
2. Annuity considerations.....	425,333,805		5,359,768,998		5,785,102,803
3. Deposit-type contract funds.....		XXX	64,153,790,242	XXX	64,153,790,242
4. Other considerations.....			3,834,163,322		3,834,163,322
5. Totals (Sum of Lines 1 to 4).....	2,899,834,859	0	79,347,397,107	0	82,247,231,966
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	103,237,182			357	103,237,539
6.2 Applied to pay renewal premiums.....	105,652,741				105,652,741
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	881,507,964			26,710,530	908,218,494
6.4 Other.....	11,967,642				11,967,642
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,102,365,529	0	0	26,710,887	1,129,076,416
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	2,595				2,595
7.3 Other.....	622				622
7.4 Totals (Sum of Lines 7.1 to 7.3).....	3,217	0	0	0	3,217
8. Grand Totals (Lines 6.5 + 7.4).....	1,102,368,746	0	0	26,710,887	1,129,079,633
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,447,780,385		8,302,795,992	55,493,228	10,806,069,605
10. Matured endowments.....	123,839,728			8,471,911	132,311,639
11. Annuity benefits.....	882,780,200		4,185,129,497		5,067,909,697
12. Surrender values and withdrawals for life contracts.....	5,620,812,561		12,271,221,456	9,551,178	17,901,585,195
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	31,131,016	0	55,480,784	0	86,611,800
14. All other benefits, except accident and health.....					0
15. Totals.....	9,106,343,890	0	24,814,627,729	73,516,317	33,994,487,936

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	30,990,011				30,990,011
1302. Loss of eye or limb benefits.....	141,005				141,005
1303. Group supplemental contracts.....			53,152,190		53,152,190
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	2,328,594	0	2,328,594
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	31,131,016	0	55,480,784	0	86,611,800

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	9,833	312,936,959			13,532	506,963,382	(900,414)	9,634,705	(877,049)	829,535,046
17. Incurred during current year.....	125,179	2,511,827,097			397,205	8,364,291,874	940,232	63,947,304	1,462,616	10,940,066,275
Settled during current year:										
18.1 By payment in full.....	124,462	2,571,422,425			397,013	8,302,242,165	34,249	63,965,139	555,724	10,937,629,733
18.2 By payment on compromised claims.....	9	197,685				553,823			9	751,508
18.3 Totals paid.....	124,471	2,571,620,110	0	0	397,013	8,302,795,992	34,249	63,965,139	555,733	10,938,381,241
18.4 Reduction by compromise.....		1,065,555			9	1,955,003			9	3,020,558
18.5 Amount rejected.....	9	937,000			7	2,072,826			16	3,008,826
18.6 Total settlements.....	124,480	2,573,622,665	0	0	397,029	8,306,823,821	34,249	63,965,139	555,758	10,944,411,625
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	10,532	251,141,391	0	0	13,708	564,431,435	5,569	9,616,870	29,809	825,189,696
POLICY EXHIBIT										
20. In force December 31, prior year.....	4,085,014	346,479,905,862	(76)	(15,495)	122,053	2,544,879,720,316	553,683	1,636,164,149	4,760,674	2,892,995,774,832
21. Issued during year.....	3,184	1,832,107,261			45,528	327,836,241,644	(39)	(34,256)	48,673	329,668,314,649
22. Other changes to in force (Net).....	(200,780)	(16,520,247,554)			(46,851)	(251,130,444,440)	(32,231)	(46,035,620)	(279,862)	(267,696,727,614)
23. In force December 31 of current year.....	3,887,418	331,791,765,569	(76)	(15,495)	120,730	2,621,585,517,520	521,413	1,590,094,273	4,529,485	2,954,967,361,867

(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).....	6,229,417,035	5,913,870,242		5,468,566,321	5,759,312,986
24.1 Federal Employee 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).....	336,355,453	339,489,635		156,903,476	202,260,231
25.2 Guaranteed renewable (b).....	468,896,019	467,231,238		184,526,065	253,843,289
25.3 Non-renewable for stated reasons only (b).....	4,405,409	4,921,205		936,623	15,409
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	809,656,881	811,642,078	0	342,366,164	456,118,929
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	7,039,073,916	6,725,512,320	0	5,810,932,485	6,215,431,915

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





DIRECT BUSINESS IN GUAM DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	75,802		874,623		950,425
2. Annuity considerations.....	7,202		218,112		225,314
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			-		0
5. Totals (Sum of Lines 1 to 4).....	83,004	0	1,092,735	0	1,175,739
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,879				1,879
6.2 Applied to pay renewal premiums.....	1,892				1,892
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	31,725				31,725
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	35,496	0	0	0	35,496
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	35,496	0	0	0	35,496
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....			812,099		812,099
10. Matured endowments.....	38,655				38,655
11. Annuity benefits.....			24,735		24,735
12. Surrender values and withdrawals for life contracts.....	8,393				8,393
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	305	0	0	0	305
14. All other benefits, except accident and health.....		0			0
15. Totals.....	47,353	0	836,834	0	884,187

DETAILS OF WRITE-INS

1301. Waived premium due to disability.....	305				305
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	305	0	0	0	305

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	3,867			1	2,127			2	5,994
17. Incurred during current year.....	1	34,787			19	809,971			20	844,758
Settled during current year:										
18.1 By payment in full.....	2	38,655			20	812,099			22	850,754
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	38,655	0	0	20	812,099	0	0	22	850,754
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	38,655	0	0	20	812,099	0	0	22	850,754
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	(1)		0	0	(1)		0	0	(2)
POLICY EXHIBIT										
20. In force December 31, prior year.....	101	7,711,416	(a)		2	404,972,849			103	412,684,265
21. Issued during year.....					4	55,404,500			4	55,404,500
22. Other changes to in force (Net).....	(3)	(58,291)			7	(30,079,124)			4	(30,137,415)
23. In force December 31 of current year.....	98	7,653,125	0	(a)	13	430,298,225	0	0	111	437,951,350

(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).....	592,950	560,042		1,484,850	1,444,127
24.1 Federal Employee 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).....	4,858	4,258			293
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).....	4,858	4,258	0	0	293
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	597,808	564,300	0	1,484,850	1,444,420

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



DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,581,556		13,552,417		18,133,973
2. Annuity considerations.....	238,392		10,445,679		10,684,071
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	4,819,948	0	23,998,096	0	28,818,044
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	475,725				475,725
6.2 Applied to pay renewal premiums.....	273,190				273,190
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,584,099			12,507	2,596,606
6.4 Other.....	58,663				58,663
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,391,677	0	0	12,507	3,404,184
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,391,677	0	0	12,507	3,404,184
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	4,208,049		36,365,186	14,470	40,587,705
10. Matured endowments.....	160,410			3,905	164,315
11. Annuity benefits.....	1,048,141		9,710,424		10,758,565
12. Surrender values and withdrawals for life contracts.....	11,048,342		14,260,278	9,768	25,318,388
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	30,083	0	11,836	0	41,919
14. All other benefits, except accident and health.....					0
15. Totals.....	16,495,025	0	60,347,724	28,143	76,870,892

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	30,083				30,083
1302. ....					0
1303. Group supplemental contracts.....			10,755		10,755
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	1,081	0	1,081
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	30,083	0	11,836	0	41,919

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	32	1,225,044			34	492,733	4	6,501	70	1,724,278
17. Incurred during current year.....	140	3,632,310			1,533	37,526,626	11	15,221	1,684	41,174,157
Settled during current year:										
18.1 By payment in full.....	152	4,368,459			1,517	36,365,186	13	18,375	1,682	40,752,020
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	152	4,368,459	0	0	1,517	36,365,186	13	18,375	1,682	40,752,020
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	152	4,368,459	0	0	1,517	36,365,186	13	18,375	1,682	40,752,020
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	20	488,895	0	0	50	1,654,173	2	3,347	72	2,146,415
POLICY EXHIBIT										
20. In force December 31, prior year.....	7,696	551,742,959	(a)		83	12,825,938,397	321	940,556	8,100	13,378,621,912
21. Issued during year.....	11	726,442			149	61,984,487		105,182	160	62,816,111
22. Other changes to in force (Net).....	(358)	(21,459,932)			(137)	406,963,597	(10)	(7,628)	(505)	385,496,037
23. In force December 31 of current year.....	7,349	531,009,469	0	(a)	95	13,294,886,481	311	1,038,110	7,755	13,826,934,060

(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).....	12,468,146	11,832,089		22,536,674	22,986,446
24.1 Federal Employee 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).....	922,436	936,122		216,824	324,637
25.2 Guaranteed renewable (b).....	3,601,874	3,611,808		831,420	1,122,912
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).....	4,524,310	4,547,930	0	1,048,244	1,447,549
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	16,992,456	16,380,019	0	23,584,918	24,433,995

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





DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,872,037		30,383,664		40,255,701
2. Annuity considerations.....	1,474,099		33,926,726		35,400,825
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			187,500,000		187,500,000
5. Totals (Sum of Lines 1 to 4).....	11,346,136	0	251,810,390	0	263,156,526
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	709,141				709,141
6.2 Applied to pay renewal premiums.....	781,590				781,590
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,104,371			308,778	5,413,149
6.4 Other.....	64,272				64,272
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,659,374	0	0	308,778	6,968,152
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	44				44
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	44	0	0	0	44
8. Grand Totals (Lines 6.5 + 7.4).....	6,659,418	0	0	308,778	6,968,196
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	11,348,383		51,381,132	490,640	63,220,155
10. Matured endowments.....	1,654,415			42,859	1,697,274
11. Annuity benefits.....	4,855,844		19,984,642		24,840,486
12. Surrender values and withdrawals for life contracts.....	40,188,092		51,576,538	125,078	91,889,708
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	95,685	0	1,061,720	0	1,157,405
14. All other benefits, except accident and health.....		0			0
15. Totals.....	58,142,419	0	124,004,032	658,577	182,805,028

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	95,685				95,685
1302. ....					0
1303. Group supplemental contracts.....			1,061,720		1,061,720
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	95,685	0	1,061,720	0	1,157,405

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	80	1,260,542			103	2,614,228	79	84,911	262	3,959,681
17. Incurred during current year.....	907	12,990,397			2,184	51,685,955	340	576,217	3,431	65,252,568
Settled during current year:										
18.1 By payment in full.....	925	13,002,797			2,206	51,381,132	329	533,499	3,460	64,917,428
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	925	13,002,797	0	0	2,206	51,381,132	329	533,499	3,460	64,917,428
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	925	13,002,797	0	0	2,206	51,381,132	329	533,499	3,460	64,917,428
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	62	1,248,142	0	0	81	2,919,051	90	127,629	233	4,294,822
POLICY EXHIBIT										
20. In force December 31, prior year.....	30,148	1,207,502,435	(a)		1,254	12,259,800,571	7,254	19,885,463	38,656	13,487,188,468
21. Issued during year.....	7	905,000			469	328,243,961		328,845	476	329,477,806
22. Other changes to in force (Net).....	(1,805)	(92,027,788)			(690)	(204,697,555)	(361)	(386,286)	(2,856)	(297,111,629)
23. In force December 31 of current year.....	28,350	1,116,379,647	0	(a)	1,033	12,383,346,977	6,893	19,828,022	36,276	13,519,554,645

(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).....	30,268,118	30,454,283		27,607,840	29,197,913
24.1 Federal Employee 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).....	1,307,031	1,311,409		479,821	1,149,463
25.2 Guaranteed renewable (b).....	6,890,124	6,881,966		2,978,900	3,403,490
25.3 Non-renewable for stated reasons only (b).....	29,704	31,764			(1,561)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,226,859	8,225,139	0	3,458,721	4,551,392
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	38,494,977	38,679,422	0	31,066,561	33,749,305

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



DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,115,280		15,531,193		17,646,473
2. Annuity considerations.....	471,524		14,315,967		14,787,491
3. Deposit-type contract funds.....		XXX	1,500,000	XXX	1,500,000
4. Other considerations.....			-		0
5. Totals (Sum of Lines 1 to 4).....	2,586,804	0	31,347,160	0	33,933,964
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	197,774				197,774
6.2 Applied to pay renewal premiums.....	141,108				141,108
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,048,079			75,462	1,123,541
6.4 Other.....	20,089				20,089
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,407,050	0	0	75,462	1,482,512
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	1,407,054	0	0	75,462	1,482,516
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,358,860		23,031,703	93,122	26,483,685
10. Matured endowments.....	227,654			11,428	239,082
11. Annuity benefits.....	1,262,669		9,474,792		10,737,461
12. Surrender values and withdrawals for life contracts.....	6,279,481		7,538,561	15,715	13,833,757
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	22,821	0	103,008	0	125,829
14. All other benefits, except accident and health.....					0
15. Totals.....	11,151,485	0	40,148,064	120,265	51,419,814

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	22,821				22,821
1302.....					0
1303. Group supplemental contracts.....			103,008		103,008
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	22,821	0	103,008	0	125,829

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	18	287,898			37	883,206	18	11,558	73	1,162,661
17. Incurred during current year.....	270	4,014,172			1,109	23,190,023	76	104,991	1,455	27,309,186
Settled during current year:										
18.1 By payment in full.....	265	3,586,514			1,096	23,031,703	78	104,550	1,439	26,722,767
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	265	3,586,514	0	0	1,096	23,031,703	78	104,550	1,439	26,722,767
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	265	3,586,514	0	0	1,096	23,031,703	78	104,550	1,439	26,722,767
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	23	695,556	0	0	50	1,041,526	16	11,999	89	1,749,080
POLICY EXHIBIT										
20. In force December 31, prior year.....	7,106	317,418,463	(a)		592	8,094,272,333	1,733	4,988,260	9,431	8,416,679,055
21. Issued during year.....	6	645,900			146	694,574,652		182,800	152	695,403,352
22. Other changes to in force (Net).....	(385)	(15,226,813)			(77)	186,409,125	(94)	(62,910)	(556)	171,119,402
23. In force December 31 of current year.....	6,727	302,837,550	0	(a)	661	8,975,256,110	1,639	5,108,150	9,027	9,283,201,809

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	15,364,789	14,865,134		16,370,876	17,126,737
24.1 Federal Employee 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).....	725,224	712,128		90,088	16,072
25.2 Guaranteed renewable (b).....	1,523,136	1,518,352		145,892	59,285
25.3 Non-renewable for stated reasons only (b).....	14,804	10,071		20,336	398
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,263,164	2,240,551	0	256,316	75,755
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	17,627,953	17,105,685	0	16,627,192	17,202,492

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





DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	91,024,656		312,329,050		403,353,706
2. Annuity considerations.....	15,645,921		202,887,041		218,532,962
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			24,958,450		24,958,450
5. Totals (Sum of Lines 1 to 4).....	106,670,577	0	540,174,541	0	646,845,118
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,525,267				5,525,267
6.2 Applied to pay renewal premiums.....	5,418,224				5,418,224
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	42,431,082			2,244,794	44,675,876
6.4 Other.....	543,632				543,632
6.5 Totals (Sum of Lines 6.1 to 6.4).....	53,918,205	0	0	2,244,794	56,162,999
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	170				170
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	170	0	0	0	170
8. Grand Totals (Lines 6.5 + 7.4).....	53,918,375	0	0	2,244,794	56,163,169
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	108,411,216		316,042,763	4,475,291	428,929,270
10. Matured endowments.....	7,532,110			763,963	8,296,073
11. Annuity benefits.....	45,864,839		180,587,523		226,452,362
12. Surrender values and withdrawals for life contracts.....	290,875,539		532,781,912	681,727	824,339,178
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	863,828	0	552,843	0	1,416,671
14. All other benefits, except accident and health.....					0
15. Totals.....	453,547,532	0	1,029,965,041	5,920,981	1,489,433,554

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	861,116				861,116
1302. Loss of eye or limb benefits.....	2,712				2,712
1303. Group supplemental contracts.....			538,825		538,825
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	14,018	0	14,018
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	863,828	0	552,843	0	1,416,671

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	647	12,810,546			565	20,523,553	547	898,126	1,759	34,232,225
17. Incurred during current year.....	7,942	114,225,353			10,473	315,339,335	2,759	5,239,810	21,174	434,804,498
Settled during current year:										
18.1 By payment in full.....	7,950	115,943,326			10,491	316,035,263	2,811	5,239,254	21,252	437,217,843
18.2 By payment on compromised claims.....						7,500			0	7,500
18.3 Totals paid.....	7,950	115,943,326	0	0	10,491	316,042,763	2,811	5,239,254	21,252	437,225,343
18.4 Reduction by compromise.....		1,000			1	92,500			1	93,500
18.5 Amount rejected.....					1	100,000			1	100,000
18.6 Total settlements.....	7,950	115,944,326	0	0	10,493	316,235,263	2,811	5,239,254	21,254	437,418,843
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	639	11,091,573	0	0	545	19,627,625	495	898,682	1,679	31,617,880
POLICY EXHIBIT										
20. In force December 31, prior year.....	253,583	13,491,395,468	(9)	(9,762)	4,333	108,037,048,095	50,658	156,148,908	308,565	121,684,582,709
21. Issued during year.....	111	22,118,747			2,656	8,441,902,560		(534,730)	2,767	8,463,486,577
22. Other changes to in force (Net).....	(15,719)	(810,221,195)			(773)	(4,331,811,426)	(2,930)	(4,345,619)	(19,422)	(5,146,378,240)
23. In force December 31 of current year.....	237,975	12,703,293,020	(9)	(9,762)	6,216	112,147,139,229	47,728	151,268,559	291,910	125,001,691,046

(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).....	360,575,856	339,843,992		253,699,797	267,246,431
24.1 Federal Employee 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).....	14,760,573	14,896,210		7,542,074	5,684,163
25.2 Guaranteed renewable (b).....	22,476,768	22,294,884		8,719,627	14,253,656
25.3 Non-renewable for stated reasons only (b).....	202,485	236,780			(5,440)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	37,439,826	37,427,874	0	16,261,701	19,932,379
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	398,015,682	377,271,866	0	269,961,498	287,178,810

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



DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....	19,638,440		148,747,802		168,386,242
2. Annuity considerations.....	3,086,995		103,270,719		106,357,714
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			28,129,701		28,129,701
5. Totals (Sum of Lines 1 to 4).....	22,725,435	0	280,148,222	0	302,873,657
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....	1,185,466				1,185,466
6.2 Applied to pay renewal premiums.....	1,295,621				1,295,621
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	9,651,389			631,363	10,282,752
6.4 Other.....	111,451				111,451
6.5 Totals (Sum of Lines 6.1 to 6.4).....	12,243,927	0	0	631,363	12,875,290
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	19				19
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	19	0	0	0	19
8. Grand Totals (Lines 6.5 + 7.4).....	12,243,946	0	0	631,363	12,875,309
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....	24,586,359		196,716,731	981,510	222,284,600
10. Matured endowments.....	2,002,683			203,597	2,206,280
11. Annuity benefits.....	9,570,463		46,506,776		56,077,239
12. Surrender values and withdrawals for life contracts.....	64,706,990		94,014,674	280,032	159,001,696
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	175,407	0	1,584,807	0	1,760,214
14. All other benefits, except accident and health.....					0
15. Totals.....	101,041,902	0	338,822,988	1,465,139	441,330,029

<b>DETAILS OF WRITE-INS</b>					
1301. Waived premium due to disability.....	175,407				175,407
1302. ....					0
1303. Group supplemental contracts.....			1,557,466		1,557,466
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	27,341	0	27,341
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	175,407	0	1,584,807	0	1,760,214

	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
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	162	1,923,832			508	15,662,489	171	269,332	841	17,855,653
17. Incurred during current year.....	1,991	27,241,204			8,368	190,344,635	664	1,142,759	11,023	218,728,598
<b>Settled during current year:</b>										
18.1 By payment in full.....	1,986	26,589,042			8,418	196,716,731	691	1,185,107	11,095	224,490,880
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,986	26,589,042	0	0	8,418	196,716,731	691	1,185,107	11,095	224,490,880
18.4 Reduction by compromise.....					1	100,000			1	100,000
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,986	26,589,042	0	0	8,419	196,816,731	691	1,185,107	11,096	224,590,880
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	167	2,575,994	0	0	457	9,190,393	144	226,984	768	11,993,371
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	61,844	2,561,719,270	(a)		1,064	39,066,154,120	13,678	40,849,292	76,586	41,668,722,681
21. Issued during year.....	36	2,020,754			511	1,983,887,615		(753,553)	547	1,985,154,816
22. Other changes to in force (Net).....	(3,531)	(148,574,875)			(124)	(1,098,417,840)	(701)	(796,442)	(4,356)	(1,247,789,157)
23. In force December 31 of current year.....	58,349	2,415,165,149	0	(a)	1,451	39,951,623,895	12,977	39,299,297	72,777	42,406,088,340

(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).....	82,628,595	78,944,700		73,028,994	77,543,758
24.1 Federal Employee 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.....					
<b>Other Individual Policies:</b>					
25.1 Non-cancelable (b).....	3,985,089	4,025,735		1,007,089	404,024
25.2 Guaranteed renewable (b).....	7,109,801	7,045,446		3,024,140	4,300,866
25.3 Non-renewable for stated reasons only (b).....	30,193	30,193			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	11,125,083	11,101,374	0	4,031,229	4,704,890
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	93,753,678	90,046,074	0	77,060,223	82,248,648

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





DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	8,919,941		40,912,180		49,832,121
2. Annuity considerations.....	671,403		46,291,071		46,962,474
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			-		0
5. Totals (Sum of Lines 1 to 4).....	9,591,344	0	87,203,251	0	96,794,595
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	844,310				844,310
6.2 Applied to pay renewal premiums.....	902,598				902,598
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,205,391			257,350	5,462,741
6.4 Other.....	167,410				167,410
6.5 Totals (Sum of Lines 6.1 to 6.4).....	7,119,709	0	0	257,350	7,377,059
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	7,119,713	0	0	257,350	7,377,063
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	12,870,424		63,037,636	444,923	76,352,983
10. Matured endowments.....	932,190			77,569	1,009,759
11. Annuity benefits.....	4,403,562		16,009,955		20,413,517
12. Surrender values and withdrawals for life contracts.....	27,011,688		8,197,918	88,751	35,298,357
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	113,030	0	243,965	0	356,995
14. All other benefits, except accident and health.....					0
15. Totals.....	45,330,894	0	87,489,474	611,243	133,431,611

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	112,418				112,418
1302. Loss of eye or limb benefits.....	612				612
1303. Group supplemental contracts.....			243,965		243,965
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	113,030	0	243,965	0	356,995

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	81	2,082,752			115	3,727,170	64	64,248	260	5,874,170
17. Incurred during current year.....	912	14,279,630			2,571	61,103,358	297	541,182	3,780	75,924,170
Settled during current year:										
18.1 By payment in full.....	895	13,802,614			2,594	63,037,636	303	522,492	3,792	77,362,742
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	895	13,802,614	0	0	2,594	63,037,636	303	522,492	3,792	77,362,742
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	895	13,802,614	0	0	2,594	63,037,636	303	522,492	3,792	77,362,742
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	98	2,559,768	0	0	92	1,792,892	58	82,938	248	4,435,598
POLICY EXHIBIT										
20. In force December 31, prior year.....	27,628	1,188,110,899	(a)		25,749	19,726,124,399	5,608	16,151,859	58,985	20,930,387,156
21. Issued during year.....	9	890,200			439	828,854,491		459,220	448	830,203,911
22. Other changes to in force (Net).....	(1,682)	(58,915,306)			(25,312)	(251,937,531)	(290)	(386,844)	(27,284)	(311,239,681)
23. In force December 31 of current year.....	25,955	1,130,085,793	0	0	876	20,303,041,359	5,318	16,224,235	32,149	21,449,351,386

(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).....	30,811,878	30,185,233		32,253,897	33,680,650
24.1 Federal Employee 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).....	2,403,729	2,425,140		527,382	1,889,520
25.2 Guaranteed renewable (b).....	4,931,444	4,921,989		2,412,578	1,744,093
25.3 Non-renewable for stated reasons only (b).....	35,736	36,344			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	7,370,909	7,383,473	0	2,939,960	3,633,613
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	38,182,787	37,568,706	0	35,193,857	37,314,263

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



DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	14,002,380		75,873,025		89,875,405
2. Annuity considerations.....	1,820,436		53,799,055		55,619,491
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			229,116,289		229,116,289
5. Totals (Sum of Lines 1 to 4).....	15,822,816	0	358,788,369	0	374,611,185
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	785,201				785,201
6.2 Applied to pay renewal premiums.....	763,772				763,772
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,705,223			335,040	7,040,263
6.4 Other.....	57,536				57,536
6.5 Totals (Sum of Lines 6.1 to 6.4).....	8,311,732	0	0	335,040	8,646,772
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	14				14
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	14	0	0	0	14
8. Grand Totals (Lines 6.5 + 7.4).....	8,311,746	0	0	335,040	8,646,786
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	16,662,940		107,228,754	562,907	124,454,601
10. Matured endowments.....	1,543,816			73,189	1,617,005
11. Annuity benefits.....	6,792,255		28,726,058		35,518,313
12. Surrender values and withdrawals for life contracts.....	35,450,942		801,053,472	113,294	836,617,708
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	286,025	0	257,068	0	543,093
14. All other benefits, except accident and health.....					0
15. Totals.....	60,735,978	0	937,265,352	749,390	998,750,720

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	286,025				286,025
1302. ....					0
1303. Group supplemental contracts.....			248,849		248,849
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	8,219	0	8,219
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	286,025	0	257,068	0	543,093

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pcls. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	116	2,706,475			215	5,082,694	94	85,146	425	7,884,315
17. Incurred during current year.....	1,191	18,531,495			4,530	107,356,822	367	646,899	6,088	126,535,216
Settled during current year:										
18.1 By payment in full.....	1,198	18,206,756			4,548	107,178,754	383	636,096	6,129	126,021,606
18.2 By payment on compromised claims.....						50,000			0	50,000
18.3 Totals paid.....	1,198	18,206,756	0	0	4,548	107,228,754	383	636,096	6,129	126,071,606
18.4 Reduction by compromise.....					1	242,000			1	242,000
18.5 Amount rejected.....					1	292,000			1	292,000
18.6 Total settlements.....	1,198	18,206,756	0	0	4,550	107,762,754	383	636,096	6,131	126,605,806
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	109	3,031,214	0	0	195	4,676,762	78	105,949	382	7,813,925
POLICY EXHIBIT										
20. In force December 31, prior year.....	36,908	1,858,616,056	(a)		581	27,664,527,852	7,658	21,183,996	45,147	29,544,327,904
21. Issued during year.....	39	4,070,549			286	2,791,250,836		22,092	325	2,795,343,477
22. Other changes to in force (Net).....	(2,195)	(127,363,280)			(86)	(1,373,802,006)	(389)	(459,267)	(2,670)	(1,501,624,553)
23. In force December 31 of current year.....	34,752	1,735,323,325	0	(a)	781	29,081,976,682	7,269	20,746,821	42,802	30,838,046,828

(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).....	51,944,200	48,907,975		49,807,400	52,697,019
24.1 Federal Employee 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).....	2,324,974	2,343,765		1,031,587	2,206,217
25.2 Guaranteed renewable (b).....	3,723,143	3,637,603		2,177,273	2,263,787
25.3 Non-renewable for stated reasons only (b).....	21,810	21,832		36	35
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	6,069,927	6,003,200	0	3,208,896	4,470,039
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	58,014,127	54,911,175	0	53,016,296	57,167,058

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





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DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....	25,433,837		99,070,956		124,504,793
2. Annuity considerations.....	4,085,996		44,038,571		48,124,567
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			310,231		310,231
5. Totals (Sum of Lines 1 to 4).....	29,519,833	0	143,419,758	0	172,939,591
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....	1,070,453				1,070,453
6.2 Applied to pay renewal premiums.....	914,423				914,423
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	9,905,794			304,525	10,210,319
6.4 Other.....	151,573				151,573
6.5 Totals (Sum of Lines 6.1 to 6.4).....	12,042,243	0	0	304,525	12,346,768
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	10				10
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	10	0	0	0	10
8. Grand Totals (Lines 6.5 + 7.4).....	12,042,253	0	0	304,525	12,346,778
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....	27,958,026		119,411,984	553,905	147,923,915
10. Matured endowments.....	1,115,583			70,704	1,186,287
11. Annuity benefits.....	10,252,307		42,935,757		53,188,064
12. Surrender values and withdrawals for life contracts.....	69,254,892		17,138,584	88,266	86,481,742
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	547,342	0	901,734	0	1,449,076
14. All other benefits, except accident and health.....					0
15. Totals.....	109,128,150	0	180,388,059	712,875	290,229,084

<b>DETAILS OF WRITE-INS</b>					
1301. Waived premium due to disability.....	547,342				547,342
1302. ....					0
1303. Group supplemental contracts.....			872,630		872,630
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	29,104	0	29,104
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	547,342	0	901,734	0	1,449,076

	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
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	92	2,832,447			211	8,953,502	88	148,587	391	11,934,537
17. Incurred during current year.....	945	30,678,098			3,757	122,816,044	300	569,839	5,002	154,063,981
<b>Settled during current year:</b>										
18.1 By payment in full.....	933	29,073,608			3,765	119,411,984	321	624,609	5,019	149,110,201
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	933	29,073,608	0	0	3,765	119,411,984	321	624,609	5,019	149,110,201
18.4 Reduction by compromise.....					1	280,000			1	280,000
18.5 Amount rejected.....					1	280,000			1	280,000
18.6 Total settlements.....	933	29,073,608	0	0	3,767	119,971,984	321	624,609	5,021	149,670,201
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	104	4,436,937	0	0	201	11,797,562	67	93,817	372	16,328,317
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	43,364	3,641,834,812	(a)		2,307	32,005,185,078	6,364	17,747,665	52,035	35,664,767,555
21. Issued during year.....	30	1,636,708			625	2,411,347,633		74,043	655	2,413,058,384
22. Other changes to in force (Net).....	(2,431)	(212,967,923)			(60)	(425,677,601)	(323)	(437,034)	(2,814)	(639,082,558)
23. In force December 31 of current year.....	40,963	3,430,503,597	0	0	2,872	33,990,855,110	6,041	17,384,674	49,876	37,438,743,381

(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).....	74,978,329	71,448,818		70,121,339	74,170,224
24.1 Federal Employee 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.....					
<b>Other Individual Policies:</b>					
25.1 Non-cancelable (b).....	5,129,062	5,165,480		1,603,214	2,713,894
25.2 Guaranteed renewable (b).....	4,447,803	4,398,697		2,183,288	485,722
25.3 Non-renewable for stated reasons only (b).....	93,858	94,018		11,342	7,581
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	9,670,723	9,658,195	0	3,797,844	3,207,197
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	84,649,052	81,107,013	0	73,919,183	77,377,421

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



DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	82,511,079		124,720,336		207,231,415
2. Annuity considerations.....	16,604,050		70,168,763		86,772,813
3. Deposit-type contract funds.....		XXX	10,000,000	XXX	10,000,000
4. Other considerations.....			571,626,928		571,626,928
5. Totals (Sum of Lines 1 to 4).....	99,115,129	0	776,516,027	0	875,631,156
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,696,896				5,696,896
6.2 Applied to pay renewal premiums.....	6,111,880				6,111,880
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	38,308,076			1,139,421	39,447,497
6.4 Other.....	699,617				699,617
6.5 Totals (Sum of Lines 6.1 to 6.4).....	50,816,469	0	0	1,139,421	51,955,890
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	94				94
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	94	0	0	0	94
8. Grand Totals (Lines 6.5 + 7.4).....	50,816,563	0	0	1,139,421	51,955,984
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	87,450,961		146,273,317	1,838,596	235,562,874
10. Matured endowments.....	6,733,789			386,619	7,120,408
11. Annuity benefits.....	33,037,500		271,040,003		304,077,503
12. Surrender values and withdrawals for life contracts.....	215,226,821		772,672,163	374,779	988,273,763
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	946,477	0	748,159	0	1,694,636
14. All other benefits, except accident and health.....					0
15. Totals.....	343,395,548	0	1,190,733,642	2,599,994	1,536,729,184

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	946,477				946,477
1302. ....					0
1303. Group supplemental contracts.....			746,566		746,566
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	1,593	0	1,593
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	946,477	0	748,159	0	1,694,636

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	448	10,633,346			237	10,293,510	204	362,128	889	21,288,983
17. Incurred during current year.....	5,240	93,629,583			25,821	149,521,255	1,223	2,217,040	32,284	245,367,878
Settled during current year:										
18.1 By payment in full.....	5,176	94,184,750			25,788	146,273,317	1,246	2,225,214	32,210	242,683,281
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	5,176	94,184,750	0	0	25,788	146,273,317	1,246	2,225,214	32,210	242,683,281
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	5,176	94,184,750	0	0	25,788	146,273,317	1,246	2,225,214	32,210	242,683,281
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	512	10,078,179	0	0	270	13,541,448	181	353,954	963	23,973,580
POLICY EXHIBIT										
20. In force December 31, prior year.....	156,405	11,420,851,662		(a)	2,867	60,939,596,441	21,145	63,675,829	180,417	72,424,123,932
21. Issued during year.....	44	17,404,895			1,002	2,624,036,914		(1,996,822)	1,046	2,639,444,987
22. Other changes to in force (Net).....	(9,830)	(502,446,666)			(627)	(1,629,379,875)	(1,282)	(1,953,144)	(11,739)	(2,133,779,685)
23. In force December 31 of current year.....	146,619	10,935,809,891	0	(a)	3,242	61,934,253,480	19,863	59,725,863	169,724	72,929,789,234

(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).....	177,163,920	172,962,997		160,972,776	169,440,491
24.1 Federal Employee 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).....	11,863,917	12,068,475		3,676,425	4,428,603
25.2 Guaranteed renewable (b).....	22,249,611	22,323,176		10,445,838	14,900,055
25.3 Non-renewable for stated reasons only (b).....	174,005	210,863			(2,359)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	34,287,533	34,602,514	0	14,122,263	19,326,299
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	211,451,453	207,565,511	0	175,095,039	188,766,790

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





DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	43,472,397		101,523,072		144,995,469
2. Annuity considerations.....	8,228,745		89,425,503		97,654,248
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			(4,298,922)		(4,298,922)
5. Totals (Sum of Lines 1 to 4).....	51,701,142	0	186,649,653	0	238,350,795
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,347,119			28	2,347,147
6.2 Applied to pay renewal premiums.....	2,544,980				2,544,980
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	17,910,342			711,386	18,621,728
6.4 Other.....	254,677				254,677
6.5 Totals (Sum of Lines 6.1 to 6.4).....	23,057,118	0	0	711,414	23,768,532
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	134				134
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	134	0	0	0	134
8. Grand Totals (Lines 6.5 + 7.4).....	23,057,252	0	0	711,414	23,768,666
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	41,627,034		323,099,838	1,264,431	365,991,303
10. Matured endowments.....	3,537,228			245,956	3,783,184
11. Annuity benefits.....	22,986,635		64,180,138		87,166,773
12. Surrender values and withdrawals for life contracts.....	116,340,145		200,153,266	219,349	316,712,760
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	341,405	0	500,878	0	842,283
14. All other benefits, except accident and health.....					0
15. Totals.....	184,832,447	0	587,934,120	1,729,736	774,496,303

DETAILS OF WRITE-INS

1301. Waived premium due to disability.....	341,405				341,405
1302.....					0
1303. Group supplemental contracts.....			500,878		500,878
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	341,405	0	500,878	0	842,283

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	237	4,546,085			182	7,357,459	162	228,546	581	12,132,089
17. Incurred during current year.....	2,808	44,263,531			8,984	322,682,043	818	1,519,598	12,610	368,465,172
Settled during current year:										
18.1 By payment in full.....	2,813	45,164,263			8,973	323,099,838	855	1,510,387	12,641	369,774,488
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,813	45,164,263	0	0	8,973	323,099,838	855	1,510,387	12,641	369,774,488
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,813	45,164,263	0	0	8,973	323,099,838	855	1,510,387	12,641	369,774,488
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	232	3,645,353	0	0	193	6,939,664	125	237,757	550	10,822,773
POLICY EXHIBIT										
20. In force December 31, prior year.....	95,408	5,955,378,234	(2)	(a).....(15)	1,016	73,407,420,427	14,327	43,940,207	110,749	79,406,738,853
21. Issued during year.....	35	9,780,847			1,017	2,693,122,576		(16,926)	1,052	2,702,886,497
22. Other changes to in force (Net).....	(5,402)	(259,087,306)			(491)	356,055,568	(781)	(1,106,852)	(6,674)	95,861,410
23. In force December 31 of current year.....	90,041	5,706,071,775	(2)	(a).....(15)	1,542	76,456,598,571	13,546	42,816,429	105,127	82,205,486,760

(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).....	113,844,073	109,531,052		134,221,203	140,620,570
24.1 Federal Employee 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).....	6,696,667	6,729,882		2,364,597	1,571,867
25.2 Guaranteed renewable (b).....	11,793,745	11,862,874		4,907,942	7,128,906
25.3 Non-renewable for stated reasons only (b).....	109,822	113,859		68,145	64,197
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	18,600,234	18,706,615	0	7,340,684	8,764,970
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	132,444,307	128,237,667	0	141,561,887	149,385,540

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



DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	11,820,995		10,398,212		22,219,207
2. Annuity considerations.....	2,563,747		20,281,067		22,844,814
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			-		0
5. Totals (Sum of Lines 1 to 4).....	14,384,742	0	30,679,279	0	45,064,021
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	922,949				922,949
6.2 Applied to pay renewal premiums.....	865,040				865,040
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,952,082			126,675	6,078,757
6.4 Other.....	70,068				70,068
6.5 Totals (Sum of Lines 6.1 to 6.4).....	7,810,139	0	0	126,675	7,936,814
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	16				16
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	16	0	0	0	16
8. Grand Totals (Lines 6.5 + 7.4).....	7,810,155	0	0	126,675	7,936,830
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	13,005,969		22,583,639	288,749	35,878,357
10. Matured endowments.....	1,589,786			53,620	1,643,406
11. Annuity benefits.....	15,337,225		11,342,257		26,679,482
12. Surrender values and withdrawals for life contracts.....	37,877,694		14,133,756	78,367	52,089,817
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	250,543	0	81,752	0	332,295
14. All other benefits, except accident and health.....					0
15. Totals.....	68,061,217	0	48,141,404	420,736	116,623,357

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	250,543				250,543
1302. ....					0
1303. Group supplemental contracts.....			81,752		81,752
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	250,543	0	81,752	0	332,295

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pcls. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	86	1,490,277			26	304,560	32	44,087	144	1,838,923
17. Incurred during current year.....	1,114	14,935,774			941	23,466,103	159	319,054	2,214	38,720,931
Settled during current year:										
18.1 By payment in full.....	1,088	14,595,755			932	22,583,639	171	342,369	2,191	37,521,763
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,088	14,595,755	0	0	932	22,583,639	171	342,369	2,191	37,521,763
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,088	14,595,755	0	0	932	22,583,639	171	342,369	2,191	37,521,763
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	112	1,830,296	0	0	35	1,187,024	20	20,772	167	3,038,091
POLICY EXHIBIT										
20. In force December 31, prior year.....	32,896	1,461,153,153	(a)		164	5,637,650,779	3,064	8,881,037	36,124	7,107,684,969
21. Issued during year.....	4	1,695,032			85	199,635,718		(464,262)	89	200,866,488
22. Other changes to in force (Net).....	(1,979)	(65,694,442)			(40)	143,030,450	(177)	(305,639)	(2,196)	77,030,369
23. In force December 31 of current year.....	30,921	1,397,153,743	0	(a)	209	5,980,316,947	2,887	8,111,136	34,017	7,385,581,826

(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).....	12,251,331	12,140,537		14,137,458	14,746,819
24.1 Federal Employee 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).....	1,248,187	1,273,082		1,473,594	2,247,501
25.2 Guaranteed renewable (b).....	3,261,752	3,237,157		1,514,994	1,819,550
25.3 Non-renewable for stated reasons only (b).....	10,846	10,899		101,641	98,549
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,520,785	4,521,138	0	3,090,229	4,165,600
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	16,772,116	16,661,675	0	17,227,687	18,912,419

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





DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	36,131,176		443,504,241		479,635,417
2. Annuity considerations.....	8,987,046		127,316,030		136,303,076
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			2,857,652		2,857,652
5. Totals (Sum of Lines 1 to 4).....	45,118,222	0	573,677,923	0	618,796,145
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,690,586				2,690,586
6.2 Applied to pay renewal premiums.....	2,563,552				2,563,552
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	18,387,739			1,463,433	19,851,172
6.4 Other.....	245,714				245,714
6.5 Totals (Sum of Lines 6.1 to 6.4).....	23,887,591	0	0	1,463,433	25,351,024
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	129				129
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	129	0	0	0	129
8. Grand Totals (Lines 6.5 + 7.4).....	23,887,720	0	0	1,463,433	25,351,153
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	43,087,718		446,935,680	2,733,715	492,757,113
10. Matured endowments.....	4,579,426			389,128	4,968,554
11. Annuity benefits.....	28,583,431		166,635,118		195,218,549
12. Surrender values and withdrawals for life contracts.....	136,585,344		53,076,889	618,637	190,280,870
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	557,357	0	10,194,501	0	10,751,858
14. All other benefits, except accident and health.....					0
15. Totals.....	213,393,276	0	676,842,188	3,741,480	893,976,944

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	557,357				557,357
1302. ....					0
1303. Group supplemental contracts.....			10,024,011		10,024,011
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	170,490	0	170,490
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	557,357	0	10,194,501	0	10,751,858

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	337	6,238,514			1,207	41,045,448	382	527,202	1,926	47,811,164
17. Incurred during current year.....	4,408	46,363,483			30,071	457,894,136	1,708	3,159,246	36,187	507,416,865
Settled during current year:										
18.1 By payment in full.....	4,359	47,667,143			30,068	446,935,680	1,744	3,122,842	36,171	497,725,665
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4,359	47,667,143	0	0	30,068	446,935,680	1,744	3,122,842	36,171	497,725,665
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4,359	47,667,143	0	0	30,068	446,935,680	1,744	3,122,842	36,171	497,725,665
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	386	4,934,854	0	0	1,210	52,003,904	346	563,606	1,942	57,502,364
POLICY EXHIBIT										
20. In force December 31, prior year.....	131,568	4,517,886,627	(a)		9,081	107,458,206,930	30,804	94,491,072	171,453	112,070,584,630
21. Issued during year.....	69	7,136,345			1,046	10,758,903,625		(1,879,894)	1,115	10,764,160,076
22. Other changes to in force (Net).....	(7,869)	(203,248,056)			1,995	(301,794,962)	(1,870)	(2,644,535)	(7,744)	(507,687,553)
23. In force December 31 of current year.....	123,768	4,321,774,916	0	(a)	12,122	117,915,315,593	28,934	89,966,643	164,824	122,327,057,153

(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).....	142,275,760	133,134,720		116,825,897	124,516,828
24.1 Federal Employee 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).....	6,907,036	6,988,868		2,839,347	8,206,999
25.2 Guaranteed renewable (b).....	10,171,359	10,052,082		5,094,374	3,969,454
25.3 Non-renewable for stated reasons only (b).....	153,680	167,101			(779,768)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	17,232,075	17,208,051	0	7,933,721	11,396,685
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	159,507,835	150,342,771	0	124,759,618	135,913,513

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



\* 6 5 9 7 8 2 0 1 7 4 3 0 2 4 1 0 0 \*

DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	16,610,622		55,220,703		71,831,325
2. Annuity considerations.....	2,043,638		96,406,651		98,450,289
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			-		0
5. Totals (Sum of Lines 1 to 4).....	18,654,260	0	151,627,354	0	170,281,614
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,171,151				1,171,151
6.2 Applied to pay renewal premiums.....	1,260,657				1,260,657
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,507,198			395,789	6,902,987
6.4 Other.....	225,902				225,902
6.5 Totals (Sum of Lines 6.1 to 6.4).....	9,164,908	0	0	395,789	9,560,697
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	6				6
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	6	0	0	0	6
8. Grand Totals (Lines 6.5 + 7.4).....	9,164,914	0	0	395,789	9,560,703
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	17,231,017		82,678,857	732,521	100,642,395
10. Matured endowments.....	1,002,700			150,677	1,153,377
11. Annuity benefits.....	8,730,303		35,434,708		44,165,011
12. Surrender values and withdrawals for life contracts.....	53,679,050		164,316,489	184,721	218,180,260
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	86,191	0	340,339	0	426,530
14. All other benefits, except accident and health.....					0
15. Totals.....	80,729,261	0	282,770,393	1,067,919	364,567,573

DETAILS OF WRITE-INS

1301. Waived premium due to disability.....	85,441				85,441
1302. Loss of eye or limb benefits.....	750				750
1303. Group supplemental contracts.....			340,339		340,339
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	86,191	0	340,339	0	426,530

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	102	3,007,386			177	4,638,411	125	162,409	404	7,808,207
17. Incurred during current year.....	1,169	17,690,549			2,976	84,081,659	526	872,691	4,671	102,644,899
Settled during current year:										
18.1 By payment in full.....	1,165	18,233,717			3,021	82,678,857	547	883,198	4,733	101,795,772
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,165	18,233,717	0	0	3,021	82,678,857	547	883,198	4,733	101,795,772
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,165	18,233,717	0	0	3,021	82,678,857	547	883,198	4,733	101,795,772
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	106	2,464,218	0	0	132	6,041,213	104	151,902	342	8,657,334
POLICY EXHIBIT										
20. In force December 31, prior year.....	38,377	2,172,345,739	(a)		3,693	24,867,340,437	8,759	24,135,694	50,829	27,083,821,870
21. Issued during year.....	12	2,683,935			791	1,847,399,157		655,704	803	1,850,738,796
22. Other changes to in force (Net).....	(2,196)	(83,196,437)			(776)	(672,327,592)	(534)	(773,969)	(3,506)	(756,297,998)
23. In force December 31 of current year.....	36,193	2,091,833,237	0	(a)	3,708	26,042,412,002	8,225	24,017,429	48,126	28,158,262,668

(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).....	71,826,917	69,230,109		52,434,699	55,468,490
24.1 Federal Employee 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).....	4,745,860	4,818,822		2,326,645	4,383,944
25.2 Guaranteed renewable (b).....	7,239,107	7,262,624		1,689,766	2,250,084
25.3 Non-renewable for stated reasons only (b).....	46,994	47,352			(659)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	12,031,961	12,128,798	0	4,016,411	6,633,369
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	83,858,878	81,358,907	0	56,451,110	62,101,859

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





DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	26,413,053		133,789,354		160,202,407
2. Annuity considerations.....	2,068,981		132,182,343		134,251,324
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			30,483,074		30,483,074
5. Totals (Sum of Lines 1 to 4).....	28,482,034	0	296,454,771	0	324,936,805
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,713,302				1,713,302
6.2 Applied to pay renewal premiums.....	1,700,249				1,700,249
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	11,606,147			1,154,468	12,760,615
6.4 Other.....	227,970				227,970
6.5 Totals (Sum of Lines 6.1 to 6.4).....	15,247,668	0	0	1,154,468	16,402,136
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	75				75
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	75	0	0	0	75
8. Grand Totals (Lines 6.5 + 7.4).....	15,247,743	0	0	1,154,468	16,402,211
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	34,117,807		202,311,318	1,410,769	237,839,894
10. Matured endowments.....	2,748,786			224,714	2,973,500
11. Annuity benefits.....	21,434,691		59,962,795		81,397,486
12. Surrender values and withdrawals for life contracts.....	128,143,590		289,741,422	349,664	418,234,676
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	315,085	0	945,781	0	1,260,866
14. All other benefits, except accident and health.....					0
15. Totals.....	186,759,959	0	552,961,316	1,985,147	741,706,422

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	315,085				315,085
1302. ....					0
1303. Group supplemental contracts.....			945,781		945,781
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	315,085	0	945,781	0	1,260,866

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	266	3,051,562			329	20,844,236	166	302,795	761	24,198,592
17. Incurred during current year.....	2,872	37,244,912			6,471	199,505,943	917	1,596,450	10,260	238,347,305
Settled during current year:										
18.1 By payment in full.....	2,875	36,866,593			6,478	202,311,318	964	1,635,483	10,317	240,813,394
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,875	36,866,593	0	0	6,478	202,311,318	964	1,635,483	10,317	240,813,394
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,875	36,866,593	0	0	6,478	202,311,318	964	1,635,483	10,317	240,813,394
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	263	3,429,881	0	0	322	18,038,861	119	263,762	704	21,732,503
POLICY EXHIBIT										
20. In force December 31, prior year.....	85,241	3,271,326,011	(a)		1,066	60,428,906,970	18,396	56,084,971	104,703	63,756,317,952
21. Issued during year.....	38	2,284,902			988	3,294,924,952		(19,690)	1,026	3,297,190,164
22. Other changes to in force (Net).....	(5,093)	(158,603,320)			(284)	(2,203,144,278)	(992)	(1,248,335)	(6,369)	(2,362,995,933)
23. In force December 31 of current year.....	80,186	3,115,007,593	0	0	1,770	61,520,687,644	17,404	54,816,946	99,360	64,690,512,183

(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).....	96,402,128	90,579,970		77,908,281	82,776,893
24.1 Federal Employee 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).....	3,738,279	3,807,206		1,874,806	211,855
25.2 Guaranteed renewable (b).....	10,441,414	10,423,423		3,757,210	5,359,922
25.3 Non-renewable for stated reasons only (b).....	56,079	63,206			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	14,235,772	14,293,835	0	5,632,016	5,571,777
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	110,637,900	104,873,805	0	83,540,297	88,348,670

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



DIRECT BUSINESS IN THE STATE OF NORTHERN MARIANA ISLANDS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	-	-	556,744	-	556,744
2. Annuity considerations.....	-	-	122,933	-	122,933
3. Deposit-type contract funds.....	-	XXX	-	XXX	0
4. Other considerations.....	-	-	-	-	0
5. Totals (Sum of Lines 1 to 4).....	0	0	679,677	0	679,677
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	-	-	-	-	0
6.2 Applied to pay renewal premiums.....	-	-	-	-	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	-	-	-	-	0
6.4 Other.....	-	-	-	-	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....	-	-	-	-	0
7.2 Applied to provide paid-up annuities.....	-	-	-	-	0
7.3 Other.....	-	-	-	-	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	-	-	-	-	0
10. Matured endowments.....	-	-	-	-	0
11. Annuity benefits.....	-	-	-	-	0
12. Surrender values and withdrawals for life contracts.....	-	-	-	-	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	-	-	-	-	0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS					
1301. ....	-	-	-	-	0
1302. ....	-	-	-	-	0
1303. ....	-	-	-	-	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	-	-	-	-	-	-	-	-	0	0
17. Incurred during current year.....	-	-	-	-	4	-	4	5,191	8	5,191
Settled during current year:										
18.1 By payment in full.....	-	-	-	-	4	-	-	-	4	0
18.2 By payment on compromised claims.....	-	-	-	-	-	-	-	-	0	0
18.3 Totals paid.....	0	0	0	0	4	0	0	0	4	0
18.4 Reduction by compromise.....	-	-	-	-	0	-	-	-	0	0
18.5 Amount rejected.....	-	-	-	-	-	-	-	-	0	0
18.6 Total settlements.....	0	0	0	0	4	0	0	0	4	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	4	5,191	4	5,191
POLICY EXHIBIT										
20. In force December 31, prior year.....	(34,309)	(411,172,433)	(a)	-	-	477,454,413	-	-	(34,309)	66,281,980
21. Issued during year.....	-	-	-	-	-	27,638	236	621,553	236	649,191
22. Other changes to in force (Net).....	34,309	411,172,433	-	-	-	(415,295,589)	(10)	1,079	34,299	(4,122,077)
23. In force December 31 of current year.....	0	0	0	(a)	0	62,186,462	226	622,632	226	62,809,094

(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).....	124,867	117,472	-	3,969	4,148
24.1 Federal Employee 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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	124,867	117,472	0	3,969	4,148

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





DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,899,622		37,674,739		47,574,361
2. Annuity considerations.....	2,894,637		25,090,112		27,984,749
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,986,213		1,986,213
5. Totals (Sum of Lines 1 to 4).....	12,794,259	0	64,751,064	0	77,545,323
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	519,836				519,836
6.2 Applied to pay renewal premiums.....	425,415				425,415
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,968,805			47,778	4,016,583
6.4 Other.....	58,324				58,324
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,972,380	0	0	47,778	5,020,158
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	1				1
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1	0	0	0	1
8. Grand Totals (Lines 6.5 + 7.4).....	4,972,381	0	0	47,778	5,020,159
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	10,146,861		73,310,771	102,439	83,560,071
10. Matured endowments.....	614,799			16,901	631,700
11. Annuity benefits.....	6,245,287		20,177,183		26,422,470
12. Surrender values and withdrawals for life contracts.....	31,203,043		7,213,457	27,901	38,444,401
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	264,168	0	210,451	0	474,619
14. All other benefits, except accident and health.....		0			0
15. Totals.....	48,474,158	0	100,911,862	147,241	149,533,261

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	262,668				262,668
1302. Loss of eye or limb benefits.....	1,500				1,500
1303. Group supplemental contracts.....			210,451		210,451
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	264,168	0	210,451	0	474,619

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	56	2,216,971			128	4,659,191	19	14,907	203	6,891,069
17. Incurred during current year.....	417	10,903,986			2,493	73,792,556	70	135,260	2,980	84,831,802
Settled during current year:										
18.1 By payment in full.....	428	10,761,661			2,500	73,310,771	68	119,340	2,996	84,191,772
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	428	10,761,661	0	0	2,500	73,310,771	68	119,340	2,996	84,191,772
18.4 Reduction by compromise.....					1	600,000			1	600,000
18.5 Amount rejected.....					1	600,000			1	600,000
18.6 Total settlements.....	428	10,761,661	0	0	2,502	74,510,771	68	119,340	2,998	85,391,772
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	45	2,359,296	0	0	119	3,940,976	21	30,827	185	6,331,099
POLICY EXHIBIT										
20. In force December 31, prior year.....	17,689	1,354,074,791	(a)		182	17,216,854,875	1,231	3,250,202	19,102	18,574,179,867
21. Issued during year.....	15	584,300			241	504,344,446		93,327	256	505,022,073
22. Other changes to in force (Net).....	(951)	(80,047,859)			(90)	209,988,519	(80)	(138,649)	(1,121)	129,802,012
23. In force December 31 of current year.....	16,753	1,274,611,232	0	(a)	333	17,931,187,840	1,151	3,204,881	18,237	19,209,003,952

(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).....	29,019,972	27,742,423		35,633,684	37,356,980
24.1 Federal Employee 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).....	1,930,902	1,911,636		787,796	1,471,734
25.2 Guaranteed renewable (b).....	2,267,074	2,190,874		1,148,332	1,254,893
25.3 Non-renewable for stated reasons only (b).....	8,235	14,556			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,206,211	4,117,066	0	1,936,128	2,726,627
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	33,226,183	31,859,489	0	37,569,812	40,083,607

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



DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,706,062		6,879,006		8,585,068
2. Annuity considerations.....	436,820		7,987,427		8,424,247
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			-		0
5. Totals (Sum of Lines 1 to 4).....	2,142,882	0	14,866,433	0	17,009,315
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	141,896				141,896
6.2 Applied to pay renewal premiums.....	89,515				89,515
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	975,614			89,962	1,065,576
6.4 Other.....	40,854				40,854
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,247,879	0	0	89,962	1,337,841
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	2				2
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2	0	0	0	2
8. Grand Totals (Lines 6.5 + 7.4).....	1,247,881	0	0	89,962	1,337,843
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,148,954		23,060,343	146,878	25,356,175
10. Matured endowments.....	271,069			14,510	285,579
11. Annuity benefits.....	1,871,256		6,776,572		8,647,828
12. Surrender values and withdrawals for life contracts.....	5,608,190		3,600,739	31,241	9,240,170
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	19,365	0	15,899	0	35,264
14. All other benefits, except accident and health.....					0
15. Totals.....	9,918,834	0	33,453,553	192,629	43,565,016

DETAILS OF WRITE-INS

1301. Waived premium due to disability.....	19,365				19,365
1302. ....					0
1303. Group supplemental contracts.....			15,899		15,899
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	19,365	0	15,899	0	35,264

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	16	286,942			38	1,593,389	46	70,412	100	1,950,743
17. Incurred during current year.....	210	2,213,683			821	21,669,575	73	126,841	1,104	24,010,099
Settled during current year:										
18.1 By payment in full.....	214	2,420,023			840	23,060,343	98	161,388	1,152	25,641,754
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	214	2,420,023	0	0	840	23,060,343	98	161,388	1,152	25,641,754
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	214	2,420,023	0	0	840	23,060,343	98	161,388	1,152	25,641,754
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	12	80,602	0	0	19	202,621	21	35,865	52	319,088
POLICY EXHIBIT										
20. In force December 31, prior year.....	6,468	269,880,156	(a)		390	5,556,881,944	1,958	5,533,300	8,816	5,832,295,400
21. Issued during year.....					68	102,898,682		267,566	68	103,166,248
22. Other changes to in force (Net).....	(339)	(45,415,777)			(28)	398,387,750	(100)	(138,209)	(467)	352,833,764
23. In force December 31 of current year.....	6,129	224,464,379	0	(a)	430	6,058,168,376	1,858	5,662,657	8,417	6,288,295,412

(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).....	7,111,963	6,677,782		11,856,664	12,785,886
24.1 Federal Employee 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).....	533,434	529,689		80,686	(245,771)
25.2 Guaranteed renewable (b).....	586,876	585,714		93,986	512,061
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).....	1,120,310	1,115,403	0	174,672	266,290
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	8,232,273	7,793,185	0	12,031,336	13,052,176

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





DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	59,573,168		168,062,336		227,635,504
2. Annuity considerations.....	6,592,227		324,280,840		330,873,067
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			4,601,422		4,601,422
5. Totals (Sum of Lines 1 to 4).....	66,165,395	0	496,944,598	0	563,109,993
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,420,908				3,420,908
6.2 Applied to pay renewal premiums.....	2,920,994				2,920,994
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	27,026,015			422,605	27,448,620
6.4 Other.....	392,359				392,359
6.5 Totals (Sum of Lines 6.1 to 6.4).....	33,760,276	0	0	422,605	34,182,881
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	9				9
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	9	0	0	0	9
8. Grand Totals (Lines 6.5 + 7.4).....	33,760,285	0	0	422,605	34,182,890
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	107,915,149		270,190,976	935,950	379,042,075
10. Matured endowments.....	2,648,759			122,680	2,771,439
11. Annuity benefits.....	24,045,512		81,428,285		105,473,797
12. Surrender values and withdrawals for life contracts.....	140,531,041		36,176,030	166,417	176,873,488
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	798,927	0	642,049	0	1,440,976
14. All other benefits, except accident and health.....					0
15. Totals.....	275,939,388	0	388,437,340	1,225,047	665,601,775

DETAILS OF WRITE-INS

1301. Waived premium due to disability.....	795,742				795,742
1302. Loss of eye or limb benefits.....	3,185				3,185
1303. Group supplemental contracts.....			613,813		613,813
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	28,236	0	28,236
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	798,927	0	642,049	0	1,440,976

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	237	56,184,694			358	15,235,402	151	210,267	746	71,630,363
17. Incurred during current year.....	2,776	63,192,908			8,339	270,714,617	559	1,013,721	11,674	334,921,246
Settled during current year:										
18.1 By payment in full.....	2,714	110,563,908			8,355	270,190,976	594	1,058,630	11,663	381,813,514
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,714	110,563,908	0	0	8,355	270,190,976	594	1,058,630	11,663	381,813,514
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,714	110,563,908	0	0	8,355	270,190,976	594	1,058,630	11,663	381,813,514
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	299	8,813,694	0	0	342	15,759,043	116	165,358	757	24,738,095
POLICY EXHIBIT										
20. In force December 31, prior year.....	102,887	7,446,289,677	(a)		1,784	58,791,266,862	9,907	27,604,693	114,578	66,265,161,231
21. Issued during year.....	97	15,982,257			1,070	4,327,862,196		553,286	1,167	4,344,397,739
22. Other changes to in force (Net).....	(4,739)	(312,726,643)			(603)	(1,807,376,269)	(536)	(791,948)	(5,878)	(2,120,894,860)
23. In force December 31 of current year.....	98,245	7,149,545,291	0	0	2,251	61,311,752,789	9,371	27,366,031	109,867	68,488,664,110

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	249,295,740	237,208,557		235,268,927	247,471,948
24.1 Federal Employee 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).....	8,292,073	8,388,019		4,815,040	6,904,966
25.2 Guaranteed renewable (b).....	11,417,515	11,318,034		4,691,408	6,585,601
25.3 Non-renewable for stated reasons only (b).....	134,721	136,196			628
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	19,844,309	19,842,249	0	9,506,448	13,491,195
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	269,140,049	257,050,806	0	244,775,375	260,963,143

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



\* 6 5 9 7 8 2 0 1 7 4 3 0 3 5 1 0 0 \*

DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	724,525		5,612,869		6,337,394
2. Annuity considerations.....	16,545		4,733,952		4,750,497
3. Deposit-type contract funds.....		XXX	-	XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	741,070	0	10,346,821	0	11,087,891
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	33,526				33,526
6.2 Applied to pay renewal premiums.....	43,169				43,169
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	381,902			12,318	394,220
6.4 Other.....	2,907				2,907
6.5 Totals (Sum of Lines 6.1 to 6.4).....	461,504	0	0	12,318	473,822
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	461,508	0	0	12,318	473,826
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	217,138		14,068,741	25,032	14,310,911
10. Matured endowments.....	21,878			(671)	21,207
11. Annuity benefits.....	94,861		3,020,118		3,114,979
12. Surrender values and withdrawals for life contracts.....	2,675,313		4,376,856		7,052,169
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	13,725	0	564	0	14,289
14. All other benefits, except accident and health.....					0
15. Totals.....	3,022,915	0	21,466,279	24,361	24,513,555

DETAILS OF WRITE-INS

1301. Waived premium due to disability.....	13,725				13,725
1302. ....					0
1303. Group supplemental contracts.....			564		564
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	13,725	0	564	0	14,289

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	5	40,653			11	224,833	5	10,978	21	276,464
17. Incurred during current year.....	21	255,903			443	14,384,603	8	17,477	472	14,657,983
Settled during current year:										
18.1 By payment in full.....	23	239,016			436	14,068,741	9	24,362	468	14,332,119
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	23	239,016	0	0	436	14,068,741	9	24,362	468	14,332,119
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	23	239,016	0	0	436	14,068,741	9	24,362	468	14,332,119
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	57,540	0	0	18	540,695	4	4,093	25	602,328
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,867	98,060,327	(a)		697	3,763,011,371	250	742,994	2,814	3,861,814,692
21. Issued during year.....	1	50,000			73	114,657,953		84,548	74	114,792,501
22. Other changes to in force (Net).....	(125)	(3,447,540)			(6)	63,018,504	(2)	20,343	(133)	59,591,307
23. In force December 31 of current year.....	1,743	94,662,787	0	0	764	3,940,687,828	248	847,885	2,755	4,036,198,500

(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).....	8,148,939	7,826,600		7,617,977	7,931,500
24.1 Federal Employee 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).....	338,583	331,222			3,652
25.2 Guaranteed renewable (b).....	575,756	562,022		42,730	194,753
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).....	914,339	893,244	0	42,730	198,405
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	9,063,278	8,719,844	0	7,660,707	8,129,905

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





DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,229,494		28,415,554		32,645,048
2. Annuity considerations.....	383,408		9,178,099		9,561,507
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			17,483,165		17,483,165
5. Totals (Sum of Lines 1 to 4).....	4,612,902	0	55,076,818	0	59,689,720
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	373,143				373,143
6.2 Applied to pay renewal premiums.....	244,156				244,156
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,138,390			151,432	2,289,822
6.4 Other.....	30,739				30,739
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,786,428	0	0	151,432	2,937,860
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	2				2
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2	0	0	0	2
8. Grand Totals (Lines 6.5 + 7.4).....	2,786,430	0	0	151,432	2,937,862
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,557,973		42,961,383	251,486	48,770,842
10. Matured endowments.....	439,855			16,091	455,946
11. Annuity benefits.....	3,547,867		24,095,978		27,643,845
12. Surrender values and withdrawals for life contracts.....	18,911,938		5,736,748	58,966	24,707,652
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	46,237	0	74,406	0	120,643
14. All other benefits, except accident and health.....					0
15. Totals.....	28,503,870	0	72,868,515	326,543	101,698,928

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	46,237				46,237
1302. ....					0
1303. Group supplemental contracts.....			74,406		74,406
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	46,237	0	74,406	0	120,643

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pcls. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	32	612,281			70	2,605,714	34	54,606	136	3,272,601
17. Incurred during current year.....	445	6,122,455			1,693	42,150,243	123	253,070	2,261	48,525,768
Settled during current year:										
18.1 By payment in full.....	444	5,997,828			1,699	42,961,383	130	267,577	2,273	49,226,788
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	444	5,997,828	0	0	1,699	42,961,383	130	267,577	2,273	49,226,788
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	444	5,997,828	0	0	1,699	42,961,383	130	267,577	2,273	49,226,788
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	33	736,908	0	0	64	1,794,574	27	40,099	124	2,571,581
POLICY EXHIBIT										
20. In force December 31, prior year.....	14,779	555,790,386	(a)		486	13,490,768,965	3,126	9,585,574	18,391	14,056,144,925
21. Issued during year.....	9	374,888			189	227,282,185		90,775	198	227,747,848
22. Other changes to in force (Net).....	(912)	(24,558,403)			(107)	306,690,625	(154)	(179,113)	(1,173)	281,953,109
23. In force December 31 of current year.....	13,876	531,606,871	0	(a)	568	14,024,741,775	2,972	9,497,236	17,416	14,565,845,882

(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).....	26,114,747	25,309,710		19,449,634	20,518,895
24.1 Federal Employee 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).....	1,030,367	1,029,731		627,603	832,160
25.2 Guaranteed renewable (b).....	3,572,274	3,567,436		1,120,261	1,304,407
25.3 Non-renewable for stated reasons only (b).....	51,257	51,257			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,653,898	4,648,424	0	1,747,864	2,136,567
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	30,768,645	29,958,134	0	21,197,498	22,655,462

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



DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	14,967,222		19,318,026		34,285,248
2. Annuity considerations.....	2,602,586		18,986,201		21,588,787
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			169,901		169,901
5. Totals (Sum of Lines 1 to 4).....	17,569,808	0	38,474,128	0	56,043,936
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,162,025				1,162,025
6.2 Applied to pay renewal premiums.....	918,715				918,715
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	7,213,341			153,810	7,367,151
6.4 Other.....	132,159				132,159
6.5 Totals (Sum of Lines 6.1 to 6.4).....	9,426,240	0	0	153,810	9,580,050
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	9				9
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	9	0	0	0	9
8. Grand Totals (Lines 6.5 + 7.4).....	9,426,249	0	0	153,810	9,580,059
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	16,865,645		30,161,284	341,634	47,368,563
10. Matured endowments.....	2,056,134			79,035	2,135,169
11. Annuity benefits.....	7,595,174		23,867,743		31,462,917
12. Surrender values and withdrawals for life contracts.....	63,432,907		19,380,760	81,367	82,895,034
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	182,115	0	8,811	0	190,926
14. All other benefits, except accident and health.....					0
15. Totals.....	90,131,975	0	73,418,598	502,036	164,052,609

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	182,115				182,115
1302. ....					0
1303. Group supplemental contracts.....			8,811		8,811
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	182,115	0	8,811	0	190,926

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	102	2,075,740			47	1,852,694	33	61,581	182	3,990,014
17. Incurred during current year.....	1,270	18,330,564			1,162	29,241,786	237	442,343	2,669	48,014,693
Settled during current year:										
18.1 By payment in full.....	1,268	18,921,780			1,170	30,161,284	228	420,669	2,666	49,503,733
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,268	18,921,780	0	0	1,170	30,161,284	228	420,669	2,666	49,503,733
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,268	18,921,780	0	0	1,170	30,161,284	228	420,669	2,666	49,503,733
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	104	1,484,524	0	0	39	933,196	42	83,255	185	2,500,974
POLICY EXHIBIT										
20. In force December 31, prior year.....	38,585	2,102,878,210	(a)		249	8,723,330,647	3,887	11,377,106	42,721	10,837,585,963
21. Issued during year.....	5	702,324			82	345,153,986		(377,318)	87	345,478,992
22. Other changes to in force (Net).....	(2,366)	(103,719,499)			(18)	(63,985,409)	(220)	(298,551)	(2,604)	(168,003,459)
23. In force December 31 of current year.....	36,224	1,999,861,035	0	0	313	9,004,499,224	3,667	10,701,237	40,204	11,015,061,496

(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).....	22,895,907	22,132,248		24,033,127	25,219,581
24.1 Federal Employee 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).....	1,739,127	1,751,637		1,114,843	150,969
25.2 Guaranteed renewable (b).....	3,225,998	3,224,192		1,303,946	1,433,879
25.3 Non-renewable for stated reasons only (b).....	12,680	12,680			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,977,805	4,988,509	0	2,418,789	1,584,848
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	27,873,712	27,120,757	0	26,451,916	26,804,429

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





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DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....	163,048,478		209,063,882		372,112,360
2. Annuity considerations.....	34,492,862		147,827,459		182,320,321
3. Deposit-type contract funds.....		XXX	2,390	XXX	2,390
4. Other considerations.....			152,893,869		152,893,869
5. Totals (Sum of Lines 1 to 4).....	197,541,340	0	509,787,600	0	707,328,940
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....	6,610,181			27	6,610,208
6.2 Applied to pay renewal premiums.....	6,986,201				6,986,201
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	58,128,694			1,833,509	59,962,203
6.4 Other.....	546,719				546,719
6.5 Totals (Sum of Lines 6.1 to 6.4).....	72,271,795	0	0	1,833,536	74,105,331
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	143				143
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	143	0	0	0	143
8. Grand Totals (Lines 6.5 + 7.4).....	72,271,938	0	0	1,833,536	74,105,474
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....	125,509,236		269,052,338	2,479,072	397,040,646
10. Matured endowments.....	6,728,811			629,498	7,358,309
11. Annuity benefits.....	45,400,331		177,356,802		222,757,133
12. Surrender values and withdrawals for life contracts.....	387,892,215		347,368,703	419,144	735,680,062
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,791,059	0	878,119	0	2,669,178
14. All other benefits, except accident and health.....					0
15. Totals.....	567,321,652	0	794,655,962	3,527,714	1,365,505,328

DETAILS OF WRITE-INS

1301. Waived premium due to disability.....	1,788,293				1,788,293
1302. Loss of eye or limb benefits.....	2,766				2,766
1303. Group supplemental contracts.....			677,241		677,241
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	200,878	0	200,878
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	1,791,059	0	878,119	0	2,669,178

	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
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	517	12,106,237			391	18,211,893	98	254,993	1,006	30,573,122
17. Incurred during current year.....	6,425	138,350,180			7,687	269,032,001	1,695	3,320,875	15,807	410,703,056
<b>Settled during current year:</b>										
18.1 By payment in full.....	6,392	132,238,047			7,681	268,988,338	1,593	3,108,570	15,666	404,334,955
18.2 By payment on compromised claims.....						64,000		0		64,000
18.3 Totals paid.....	6,392	132,238,047	0	0	7,681	269,052,338	1,593	3,108,570	15,666	404,398,955
18.4 Reduction by compromise.....		75,000			1	(4,000)			1	71,000
18.5 Amount rejected.....					1	60,000			1	60,000
18.6 Total settlements.....	6,392	132,313,047	0	0	7,683	269,108,338	1,593	3,108,570	15,668	404,529,955
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	550	18,143,370	0	0	395	18,135,556	200	467,298	1,145	36,746,223
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	235,782	25,918,896,058	(a)		3,879	68,839,645,154	27,251	80,854,575	266,912	94,839,395,787
21. Issued during year.....	74	52,433,864			1,791	13,764,013,931		(449,716)	1,865	13,815,998,079
22. Other changes to in force (Net).....	(14,557)	(1,307,933,684)			(1,304)	(12,719,095,180)	(1,736)	(2,942,230)	(17,597)	(14,029,971,094)
23. In force December 31 of current year.....	221,299	24,663,396,238	0	(a)	4,366	69,884,563,905	25,515	77,462,629	251,180	94,625,422,772

(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).....	259,316,240	239,271,268		211,463,601	222,006,425
24.1 Federal Employee 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.....					
<b>Other Individual Policies:</b>					
25.1 Non-cancelable (b).....	22,079,549	22,311,136		9,118,681	8,456,081
25.2 Guaranteed renewable (b).....	25,278,403	25,280,644		9,808,249	13,682,878
25.3 Non-renewable for stated reasons only (b).....	526,101	575,068			(11,906)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	47,884,053	48,166,848	0	18,926,930	22,127,053
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	307,200,293	287,438,116	0	230,390,531	244,133,478

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



DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,120,865		21,873,169		25,994,034
2. Annuity considerations.....	1,233,329		31,215,326		32,448,655
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			9,769,174		9,769,174
5. Totals (Sum of Lines 1 to 4).....	5,354,194	0	62,857,669	0	68,211,863
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	324,460				324,460
6.2 Applied to pay renewal premiums.....	264,972				264,972
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,882,820			34,399	1,917,219
6.4 Other.....	52,996				52,996
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,525,248	0	0	34,399	2,559,647
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	2,525,252	0	0	34,399	2,559,651
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	4,188,671		44,131,572	55,549	48,375,792
10. Matured endowments.....	446,496			15,230	461,726
11. Annuity benefits.....	4,434,897		17,841,900		22,276,797
12. Surrender values and withdrawals for life contracts.....	15,256,791		45,123,523	17,302	60,397,616
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	47,169	0	155,426	0	202,595
14. All other benefits, except accident and health.....					0
15. Totals.....	24,374,024	0	107,252,421	88,081	131,714,526

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	47,169				47,169
1302.....					0
1303. Group supplemental contracts.....			155,426		155,426
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	47,169	0	155,426	0	202,595

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	28	840,571			61	1,782,791	7	5,465	96	2,628,817
17. Incurred during current year.....	281	4,742,529			1,720	44,829,157	38	75,910	2,039	49,647,596
Settled during current year:										
18.1 By payment in full.....	284	4,510,167			1,705	44,131,572	38	70,779	2,027	48,712,518
18.2 By payment on compromised claims.....	1	125,000							1	125,000
18.3 Totals paid.....	285	4,635,167	0	0	1,705	44,131,572	38	70,779	2,028	48,837,518
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....	1	125,000							1	125,000
18.6 Total settlements.....	286	4,760,167	0	0	1,705	44,131,572	38	70,779	2,029	48,962,518
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	23	822,933	0	0	76	2,480,376	7	10,586	106	3,313,895
POLICY EXHIBIT										
20. In force December 31, prior year.....	9,774	525,596,791	(a)		287	14,300,262,016	824	2,536,064	10,885	14,828,394,870
21. Issued during year.....	6	92,000			141	398,020,627		84,355	147	398,196,982
22. Other changes to in force (Net).....	(575)	(27,423,614)			(89)	(34,622,807)	(39)	(55,056)	(703)	(62,101,477)
23. In force December 31 of current year.....	9,205	498,265,177	0	0	339	14,663,659,836	785	2,565,363	10,329	15,164,490,375

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	19,197,460	17,838,554		23,758,510	24,872,062
24.1 Federal Employee 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).....	1,107,359	1,124,845		410,411	(588,518)
25.2 Guaranteed renewable (b).....	1,458,157	1,433,924		769,568	1,202,108
25.3 Non-renewable for stated reasons only (b).....	6,406	11,155			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,571,922	2,569,924	0	1,179,979	613,590
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	21,769,382	20,408,478	0	24,938,489	25,485,652

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





DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	8,644,096		29,266,815		37,910,911
2. Annuity considerations.....	850,800		32,091,501		32,942,301
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			135,303		135,303
5. Totals (Sum of Lines 1 to 4).....	9,494,896	0	61,493,619	0	70,988,515
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	475,027				475,027
6.2 Applied to pay renewal premiums.....	376,799				376,799
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,110,862			46,384	3,157,246
6.4 Other.....	60,359				60,359
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,023,047	0	0	46,384	4,069,431
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	1				1
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1	0	0	0	1
8. Grand Totals (Lines 6.5 + 7.4).....	4,023,048	0	0	46,384	4,069,432
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	9,307,853		65,002,449	75,221	74,385,523
10. Matured endowments.....	460,801			46,122	506,923
11. Annuity benefits.....	3,262,252		25,780,895		29,043,147
12. Surrender values and withdrawals for life contracts.....	24,470,266		15,718,783	45,029	40,234,078
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	128,761	0	143,006	0	271,767
14. All other benefits, except accident and health.....					0
15. Totals.....	37,629,933	0	106,645,133	166,372	144,441,438

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	128,761				128,761
1302. ....					0
1303. Group supplemental contracts.....			139,401		139,401
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	3,605	0	3,605
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	128,761	0	143,006	0	271,767

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	37	1,078,849			91	2,462,556	13	29,861	141	3,571,266
17. Incurred during current year.....	457	9,975,231			2,281	64,899,659	77	130,932	2,815	75,005,822
Settled during current year:										
18.1 By payment in full.....	442	9,768,654			2,278	65,002,449	71	121,343	2,791	74,892,446
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	442	9,768,654	0	0	2,278	65,002,449	71	121,343	2,791	74,892,446
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	442	9,768,654	0	0	2,278	65,002,449	71	121,343	2,791	74,892,446
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	52	1,285,426	0	0	94	2,359,766	19	39,450	165	3,684,642
POLICY EXHIBIT										
20. In force December 31, prior year.....	14,683	1,169,273,238	(a)		294	10,849,935,002	1,300	3,756,103	16,277	12,022,964,343
21. Issued during year.....	10	1,199,000			235	1,195,017,196		136,314	245	1,196,352,510
22. Other changes to in force (Net).....	(625)	(21,976,564)			(192)	(351,940,370)	(48)	(34,647)	(865)	(373,951,581)
23. In force December 31 of current year.....	14,068	1,148,495,674	0	0	337	11,693,011,828	1,252	3,857,770	15,657	12,845,365,272

(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).....	44,816,901	41,764,817		39,061,497	41,140,234
24.1 Federal Employee 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).....	1,506,471	1,558,096		1,202,904	2,360,505
25.2 Guaranteed renewable (b).....	1,285,606	1,259,770		341,694	186,037
25.3 Non-renewable for stated reasons only (b).....	28,431	29,341			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,820,508	2,847,207	0	1,544,598	2,546,542
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	47,637,409	44,612,024	0	40,606,095	43,686,776

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



DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	835,181,075		410,881,687		1,246,062,762
2. Annuity considerations.....	144,592,251		286,583,494		431,175,745
3. Deposit-type contract funds.....		XXX	20,406,468,939	XXX	20,406,468,939
4. Other considerations.....			1,120,405,353		1,120,405,353
5. Totals (Sum of Lines 1 to 4).....	979,773,326	0	22,224,339,473	0	23,204,112,799
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	13,893,698			71	13,893,769
6.2 Applied to pay renewal premiums.....	17,204,017				17,204,017
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	204,995,385			2,958,293	207,953,678
6.4 Other.....	1,801,309				1,801,309
6.5 Totals (Sum of Lines 6.1 to 6.4).....	237,894,409	0	0	2,958,364	240,852,773
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	491				491
7.3 Other.....	622				622
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1,113	0	0	0	1,113
8. Grand Totals (Lines 6.5 + 7.4).....	237,895,522	0	0	2,958,364	240,853,886
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	374,632,502		477,344,535	4,631,915	856,608,952
10. Matured endowments.....	18,294,127			1,213,947	19,508,074
11. Annuity benefits.....	129,386,771		609,955,939		739,342,710
12. Surrender values and withdrawals for life contracts.....	954,780,517		3,185,938,595	931,640	4,141,650,752
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	10,755,633	0	7,592,961	0	18,348,594
14. All other benefits, except accident and health.....					0
15. Totals.....	1,487,849,550	0	4,280,832,030	6,777,502	5,775,459,082

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	10,738,061				10,738,061
1302. Loss of eye or limb benefits.....	17,572				17,572
1303. Group supplemental contracts.....			7,451,722		7,451,722
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	141,239	0	141,239
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	10,755,633	0	7,592,961	0	18,348,594

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1,347	51,663,383			688	36,533,481	662	1,082,263	2,697	89,279,127
17. Incurred during current year.....	14,759	388,910,223			23,107	473,098,133	3,035	5,676,576	40,901	867,684,932
Settled during current year:										
18.1 By payment in full.....	14,753	392,858,943			23,063	477,314,535	3,148	5,845,862	40,964	876,019,340
18.2 By payment on compromised claims.....	7	67,685				30,000			7	97,685
18.3 Totals paid.....	14,760	392,926,628	0	0	23,063	477,344,535	3,148	5,845,862	40,971	876,117,025
18.4 Reduction by compromise.....		619,315			1	288,000			1	907,315
18.5 Amount rejected.....	7	687,000			1	318,000			8	1,005,000
18.6 Total settlements.....	14,767	394,232,943	0	0	23,065	477,950,535	3,148	5,845,862	40,980	878,029,340
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1,339	46,340,663	0	0	730	31,681,079	549	912,977	2,618	78,934,719
POLICY EXHIBIT										
20. In force December 31, prior year.....	767,615	116,836,141,013	(57)	(a) (3,500)	12,188	158,170,051,788	54,767	158,447,475	834,513	275,164,636,775
21. Issued during year.....	1,673	1,402,595,468			3,671	28,119,789,157		2,439,270	5,344	29,524,823,895
22. Other changes to in force (Net).....	(46,009)	(5,995,709,593)			(2,060)	(26,269,474,278)	(3,765)	(6,463,667)	(51,834)	(32,271,647,538)
23. In force December 31 of current year.....	723,279	112,243,026,888	(57)	(a) (3,500)	13,799	160,020,366,667	51,002	154,423,078	788,023	272,417,813,132

(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).....	533,966,008	509,573,654		498,308,368	524,798,732
24.1 Federal Employee 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).....	39,844,263	40,211,179		19,028,556	23,816,093
25.2 Guaranteed renewable (b).....	67,463,273	67,441,918		31,571,254	37,820,059
25.3 Non-renewable for stated reasons only (b).....	554,585	631,938			(23,945)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	107,862,121	108,285,035	0	50,599,810	61,612,207
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	641,828,129	617,858,689	0	548,908,178	586,410,939

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





DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	52,237,272		291,812,649		344,049,921
2. Annuity considerations.....	5,303,892		287,848,803		293,152,695
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			14,440,625		14,440,625
5. Totals (Sum of Lines 1 to 4).....	57,541,164	0	594,102,077	0	651,643,241
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,891,366			174	3,891,540
6.2 Applied to pay renewal premiums.....	3,755,118				3,755,118
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	25,862,784			1,355,485	27,218,269
6.4 Other.....	388,049				388,049
6.5 Totals (Sum of Lines 6.1 to 6.4).....	33,897,317	0	0	1,355,659	35,252,976
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	74				74
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	74	0	0	0	74
8. Grand Totals (Lines 6.5 + 7.4).....	33,897,391	0	0	1,355,659	35,253,050
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	69,846,108		351,658,533	2,402,664	423,907,305
10. Matured endowments.....	4,762,306			388,078	5,150,384
11. Annuity benefits.....	23,619,496		123,613,327		147,232,823
12. Surrender values and withdrawals for life contracts.....	155,678,104		758,120,212	522,270	914,320,586
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	613,151	0	4,553,977	0	5,167,128
14. All other benefits, except accident and health.....					0
15. Totals.....	254,519,165	0	1,237,946,049	3,313,012	1,495,778,226

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	613,151				613,151
1302. ....					0
1303. Group supplemental contracts.....			4,517,006		4,517,006
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	36,971	0	36,971
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	613,151	0	4,553,977	0	5,167,128

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	469	7,364,852			886	23,220,358	289	449,076	1,644	31,034,286
17. Incurred during current year.....	5,352	75,033,587			16,981	355,915,834	1,570	2,894,022	23,903	433,843,443
Settled during current year:										
18.1 By payment in full.....	5,280	74,608,414			16,991	351,256,210	1,566	2,790,742	23,837	428,655,366
18.2 By payment on compromised claims.....						402,323			0	402,323
18.3 Totals paid.....	5,280	74,608,414	0	0	16,991	351,658,533	1,566	2,790,742	23,837	429,057,689
18.4 Reduction by compromise.....		240			2	356,503			2	356,743
18.5 Amount rejected.....					1	422,826			1	422,826
18.6 Total settlements.....	5,280	74,608,654	0	0	16,994	352,437,862	1,566	2,790,742	23,840	429,837,258
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	541	7,789,785	0	0	873	26,698,330	293	552,356	1,707	35,040,471
POLICY EXHIBIT										
20. In force December 31, prior year.....	161,124	6,525,986,105	(a)		2,540	86,033,837,996	27,750	86,382,035	191,414	92,646,206,135
21. Issued during year.....	127	23,169,909			1,506	7,196,297,519		(1,548,955)	1,633	7,217,918,473
22. Other changes to in force (Net).....	(9,801)	(347,788,946)			(515)	(5,211,268,774)	(1,645)	(2,402,409)	(11,961)	(5,561,460,129)
23. In force December 31 of current year.....	151,450	6,201,367,068	0	(a)	3,531	88,018,866,741	26,105	82,430,671	181,086	94,302,664,479

(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).....	229,624,913	217,347,406		185,609,305	197,032,240
24.1 Federal Employee 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).....	7,784,561	7,643,160		2,805,110	2,454,170
25.2 Guaranteed renewable (b).....	12,941,679	12,839,815		4,096,305	6,824,442
25.3 Non-renewable for stated reasons only (b).....	157,225	174,728			(6,388)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	20,863,465	20,657,703	0	6,901,415	9,272,224
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	250,488,378	238,005,109	0	192,510,720	206,304,464

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



DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	10,153,482		58,196,470		68,349,952
2. Annuity considerations.....	1,419,922		45,733,070		47,152,992
3. Deposit-type contract funds.....		XXX	-	XXX	0
4. Other considerations.....			-		0
5. Totals (Sum of Lines 1 to 4).....	11,573,404	0	103,929,540	0	115,502,944
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	605,484				605,484
6.2 Applied to pay renewal premiums.....	423,968				423,968
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,099,206			129,857	4,229,063
6.4 Other.....	65,541				65,541
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,194,199	0	0	129,857	5,324,056
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	94				94
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	94	0	0	0	94
8. Grand Totals (Lines 6.5 + 7.4).....	5,194,293	0	0	129,857	5,324,150
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	11,958,212		122,421,383	290,037	134,669,632
10. Matured endowments.....	900,890			28,987	929,877
11. Annuity benefits.....	6,742,736		31,078,647		37,821,383
12. Surrender values and withdrawals for life contracts.....	27,959,137		11,113,047	53,217	39,125,401
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	123,042	0	9,249	0	132,291
14. All other benefits, except accident and health.....					0
15. Totals.....	47,684,017	0	164,622,326	372,241	212,678,584

DETAILS OF WRITE-INS

1301. Waived premium due to disability.....	123,042				123,042
1302. ....					0
1303. Group supplemental contracts.....			2,240		2,240
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	7,009	0	7,009
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	123,042	0	9,249	0	132,291

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	55	965,298			168	6,673,247	288	97,198	511	7,735,742
17. Incurred during current year.....	605	16,592,015			4,265	121,577,230	169	278,030	5,039	138,447,275
Settled during current year:										
18.1 By payment in full.....	593	12,859,102			4,259	122,421,383	403	319,024	5,255	135,599,509
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	593	12,859,102	0	0	4,259	122,421,383	403	319,024	5,255	135,599,509
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	593	12,859,102	0	0	4,259	122,421,383	403	319,024	5,255	135,599,509
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	67	4,698,211	0	0	174	5,829,094	54	56,204	295	10,583,508
POLICY EXHIBIT										
20. In force December 31, prior year.....	22,014	1,435,404,523	(a)		633	30,311,743,233	3,173	9,214,668	25,820	31,756,362,425
21. Issued during year.....	38	1,434,104			478	1,303,316,032		388,333	516	1,305,138,469
22. Other changes to in force (Net).....	(1,327)	(97,754,400)			22	500,145,344	(167)	(144,297)	(1,472)	402,246,647
23. In force December 31 of current year.....	20,725	1,339,084,227	0	(a)	1,133	32,115,204,609	3,006	9,458,704	24,864	33,463,747,541

(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).....	51,399,748	48,616,181		48,150,854	50,942,155
24.1 Federal Employee 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).....	2,344,801	2,341,998		676,106	3,614,222
25.2 Guaranteed renewable (b).....	2,805,259	2,762,263		1,219,684	1,589,984
25.3 Non-renewable for stated reasons only (b).....	19,968	20,068			(547)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	5,170,028	5,124,329	0	1,895,790	5,203,659
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	56,569,776	53,740,510	0	50,046,644	56,145,814

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





DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	6,978,996		41,588,206		48,567,202
2. Annuity considerations.....	886,250		36,666,984		37,553,234
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			9,150,000		9,150,000
5. Totals (Sum of Lines 1 to 4).....	7,865,246	0	87,405,190	0	95,270,436
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	568,323				568,323
6.2 Applied to pay renewal premiums.....	627,725				627,725
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,286,455			145,408	3,431,863
6.4 Other.....	54,642				54,642
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,537,145	0	0	145,408	4,682,553
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	20				20
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	20	0	0	0	20
8. Grand Totals (Lines 6.5 + 7.4).....	4,537,165	0	0	145,408	4,682,573
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	10,140,219		62,097,806	194,063	72,432,088
10. Matured endowments.....	784,727			53,560	838,287
11. Annuity benefits.....	3,072,182		53,745,802		56,817,984
12. Surrender values and withdrawals for life contracts.....	11,374,844		75,340,121	67,170	86,782,135
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	76,734	0	740,584	0	817,318
14. All other benefits, except accident and health.....					0
15. Totals.....	25,448,706	0	191,924,313	314,793	217,687,812

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	76,734				76,734
1302. ....					0
1303. Group supplemental contracts.....			595,378		595,378
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	145,206	0	145,206
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	76,734	0	740,584	0	817,318

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	62	817,330			107	4,464,469	36	49,646	205	5,331,445
17. Incurred during current year.....	601	11,021,009			2,505	62,937,579	161	237,188	3,267	74,195,776
Settled during current year:										
18.1 By payment in full.....	601	10,924,946			2,501	62,097,806	166	247,623	3,268	73,270,375
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	601	10,924,946	0	0	2,501	62,097,806	166	247,623	3,268	73,270,375
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	601	10,924,946	0	0	2,501	62,097,806	166	247,623	3,268	73,270,375
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	62	913,393	0	0	111	5,304,242	31	39,211	204	6,256,846
POLICY EXHIBIT										
20. In force December 31, prior year.....	17,811	1,084,034,507	(a)		431	22,709,205,046	3,527	10,379,393	21,769	23,803,618,945
21. Issued during year.....	5	661,000			480	669,080,545		190,386	485	669,931,931
22. Other changes to in force (Net).....	(856)	(32,061,292)			(463)	(15,332,394)	(184)	(176,050)	(1,503)	(47,569,736)
23. In force December 31 of current year.....	16,960	1,052,634,215	0	0	448	23,362,953,197	3,343	10,393,729	20,751	24,425,981,140

(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).....	60,672,693	58,690,720		51,526,665	54,469,305
24.1 Federal Employee 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).....	3,259,355	3,310,141		1,434,392	1,259,052
25.2 Guaranteed renewable (b).....	6,161,438	6,179,115		1,422,373	1,414,549
25.3 Non-renewable for stated reasons only (b).....	40,034	40,991			(5,286)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	9,460,827	9,530,247	0	2,856,765	2,668,315
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	70,133,520	68,220,967	0	54,383,430	57,137,620

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



\* 6 5 9 7 8 2 0 1 7 4 3 0 5 8 1 0 0 \*

DIRECT BUSINESS IN OTHER ALIEN GRAND TOTAL DURING THE YEAR

NAIC Group Code.....241

NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	15,113		12,617,610		12,632,723
2. Annuity considerations.....	14,955		533,907		548,862
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	30,068	0	13,151,517	0	13,181,585
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,347				1,347
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,347	0	0	0	1,347
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,347	0	0	0	1,347
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	314,036,226			9,237,586	323,273,812
10. Matured endowments.....	(2,582,697)			(284,247)	(2,866,944)
11. Annuity benefits.....	3,699,762		4,945,921		8,645,683
12. Surrender values and withdrawals for life contracts.....	11,590,625		94,389	33,900	11,718,914
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	202,339	0	0	0	202,339
14. All other benefits, except accident and health.....		0			0
15. Totals.....	326,946,255	0	5,040,310	8,987,239	340,973,804

DETAILS OF WRITE-INS

1301. Waived premium due to disability.....	202,235				202,235
1302. Loss of eye or limb benefits.....	104				104
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	202,339	0	0	0	202,339

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	24	1,823,734			23	904,217	10	28,726	57	2,756,677
17. Incurred during current year.....	10,797	312,278,132			(9)	(610,831)	2,874	8,924,613	13,662	320,591,914
Settled during current year:										
18.1 By payment in full.....	10,800	311,453,529					2,884	8,953,339	13,684	320,406,868
18.2 By payment on compromised claims.....								0		0
18.3 Totals paid.....	10,800	311,453,529	0	0	0	0	2,884	8,953,339	13,684	320,406,868
18.4 Reduction by compromise.....								0		0
18.5 Amount rejected.....								0		0
18.6 Total settlements.....	10,800	311,453,529	0	0	0	0	2,884	8,953,339	13,684	320,406,868
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	21	2,648,337	0	0	14	293,386	0	0	35	2,941,723
POLICY EXHIBIT										
20. In force December 31, prior year.....	7,982	1,647,580,730	(a)		189	3,121,511,130	617	1,722,169	8,788	4,770,814,029
21. Issued during year.....	(527)	(19,303,895)				26,658,877	(617)	(1,722,169)	(1,144)	5,632,813
22. Other changes to in force (Net).....	(616)	(95,060,669)			190	(2,619,381,230)			(426)	(2,714,441,899)
23. In force December 31 of current year.....	6,839	1,533,216,166	0	(a)	379	528,788,777	0	0	7,218	2,062,004,943

(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).....	1,045,377	2,128,314		827,708	864,023
24.1 Federal Employee 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).....	182,492	180,741		498,516	1,987,344
25.2 Guaranteed renewable (b).....	10,258	10,509		69,984	42,801
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).....	192,750	191,250	0	568,500	2,030,145
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,238,127	2,319,564	0	1,396,208	2,894,168

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





DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	114,692,979		223,197,581		337,890,560
2. Annuity considerations.....	24,646,375		483,121,413		507,767,788
3. Deposit-type contract funds.....		XXX	-	XXX	0
4. Other considerations.....			(808,906,664)		(808,906,664)
5. Totals (Sum of Lines 1 to 4).....	139,339,354	0	(102,587,670)	0	36,751,684
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	7,042,462			16	7,042,478
6.2 Applied to pay renewal premiums.....	6,559,225				6,559,225
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	56,278,334			2,647,432	58,925,766
6.4 Other.....	534,830				534,830
6.5 Totals (Sum of Lines 6.1 to 6.4).....	70,414,851	0	0	2,647,448	73,062,299
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	266				266
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	266	0	0	0	266
8. Grand Totals (Lines 6.5 + 7.4).....	70,415,117	0	0	2,647,448	73,062,565
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	144,223,433		321,853,754	6,015,957	472,093,144
10. Matured endowments.....	9,594,188			806,646	10,400,834
11. Annuity benefits.....	65,391,526		338,679,698		404,071,224
12. Surrender values and withdrawals for life contracts.....	363,292,864		374,147,205	1,029,989	738,470,058
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	2,144,452	0	2,252,386	0	4,396,838
14. All other benefits, except accident and health.....					0
15. Totals.....	584,646,463	0	1,036,933,043	7,852,592	1,629,432,098

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	2,133,698				2,133,698
1302. Loss of eye or limb benefits.....	10,754				10,754
1303. Group supplemental contracts.....			2,151,775		2,151,775
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	100,611	0	100,611
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	2,144,452	0	2,252,386	0	4,396,838

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	809	20,269,831			660	19,858,129	682	1,071,026	2,151	41,198,985
17. Incurred during current year.....	11,221	146,376,649			13,472	327,691,551	3,544	6,777,734	28,237	480,845,934
Settled during current year:										
18.1 By payment in full.....	11,208	153,812,621			13,417	321,853,754	3,644	6,822,603	28,269	482,488,978
18.2 By payment on compromised claims.....	1	5,000							1	5,000
18.3 Totals paid.....	11,209	153,817,621	0	0	13,417	321,853,754	3,644	6,822,603	28,270	482,493,978
18.4 Reduction by compromise.....		120,000			0				0	120,000
18.5 Amount rejected.....	1	125,000							1	125,000
18.6 Total settlements.....	11,210	154,062,621	0	0	13,417	321,853,754	3,644	6,822,603	28,271	482,738,978
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	820	12,583,859	0	0	715	25,695,926	582	1,026,157	2,117	39,305,941
POLICY EXHIBIT										
20. In force December 31, prior year.....	330,766	14,028,813,071	(a)		3,130	97,428,859,701	58,065	175,093,691	391,961	111,632,766,462
21. Issued during year.....	140	14,481,133			2,809	8,177,142,825		(4,081,509)	2,949	8,187,542,449
22. Other changes to in force (Net).....	(18,972)	(631,439,673)			(1,055)	(4,584,931,577)	(3,846)	(6,049,002)	(23,873)	(5,222,420,252)
23. In force December 31 of current year.....	311,934	13,411,854,531	0	(a)	4,884	101,021,070,949	54,219	164,963,180	371,037	114,597,888,659

(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).....	262,659,028	248,111,764		198,457,556	209,064,791
24.1 Federal Employee 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).....	17,297,537	17,381,569		7,261,118	4,598,843
25.2 Guaranteed renewable (b).....	21,736,950	21,744,016		9,907,895	11,677,786
25.3 Non-renewable for stated reasons only (b).....	398,312	414,782			(9,649)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	39,432,799	39,540,367	0	17,169,013	16,266,980
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	302,091,827	287,652,131	0	215,626,569	225,331,771

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



DIRECT BUSINESS IN PUERTO RICO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,451,355		5,735,694		7,187,049
2. Annuity considerations.....	41,673		6,750,955		6,792,628
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,006,784		1,006,784
5. Totals (Sum of Lines 1 to 4).....	1,493,028	0	13,493,433	0	14,986,461
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	165,296				165,296
6.2 Applied to pay renewal premiums.....	22,125				22,125
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	819,191			805	819,996
6.4 Other.....	12,166				12,166
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,018,778	0	0	805	1,019,583
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	1				1
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1	0	0	0	1
8. Grand Totals (Lines 6.5 + 7.4).....	1,018,779	0	0	805	1,019,584
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	856,346		11,682,825	826	12,539,997
10. Matured endowments.....	63,686			2,276	65,962
11. Annuity benefits.....	219,982		8,287,233		8,507,215
12. Surrender values and withdrawals for life contracts.....	2,092,796		5,192,588		7,285,384
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	86,645	0	0	0	86,645
14. All other benefits, except accident and health.....					0
15. Totals.....	3,319,455	0	25,162,646	3,102	28,485,203

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	72,329				72,329
1302. Loss of eye or limb benefits.....	14,316				14,316
1303.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	86,645	0	0	0	86,645

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	5	118,685			26	293,325	1	899	32	412,910
17. Incurred during current year.....	39	1,096,740			585	12,375,354	5	2,202	629	13,474,296
Settled during current year:										
18.1 By payment in full.....	38	920,032			579	11,682,825	6	3,102	623	12,605,959
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	38	920,032	0	0	579	11,682,825	6	3,102	623	12,605,959
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	38	920,032	0	0	579	11,682,825	6	3,102	623	12,605,959
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	295,393	0	0	32	985,854	0	(1)	38	1,281,247
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,015	171,598,647	(a)		64	2,040,961,341	38	104,404	2,117	2,212,664,391
21. Issued during year.....	2	1,110,000			14	133,742,197		(1,294)	16	134,850,903
22. Other changes to in force (Net).....	(125)	(12,024,428)			5	(135,124,121)		596	(120)	(147,147,953)
23. In force December 31 of current year.....	1,892	160,684,219	0	(a)	83	2,039,579,417	38	103,706	2,013	2,200,367,341

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	11,335,918	10,733,768		7,137,087	7,485,044
24.1 Federal Employee 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).....	852,857	862,103		2,461,067	662,135
25.2 Guaranteed renewable (b).....	2,237	2,101		667	251
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).....	855,094	864,204	0	2,461,734	662,386
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	12,191,012	11,597,972	0	9,598,821	8,147,430

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





DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	12,143,441		10,895,875		23,039,316
2. Annuity considerations.....	1,658,999		20,634,613		22,293,612
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,598,939		1,598,939
5. Totals (Sum of Lines 1 to 4).....	13,802,440	0	33,129,427	0	46,931,867
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	867,733			41	867,774
6.2 Applied to pay renewal premiums.....	839,306				839,306
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,379,799			235,448	5,615,247
6.4 Other.....	92,100				92,100
6.5 Totals (Sum of Lines 6.1 to 6.4).....	7,178,938	0	0	235,489	7,414,427
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	136				136
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	136	0	0	0	136
8. Grand Totals (Lines 6.5 + 7.4).....	7,179,074	0	0	235,489	7,414,563
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	14,748,795		20,504,055	434,696	35,687,546
10. Matured endowments.....	1,639,689			60,333	1,700,022
11. Annuity benefits.....	6,199,947		21,944,031		28,143,978
12. Surrender values and withdrawals for life contracts.....	38,672,708		12,215,939	83,157	50,971,804
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	216,822	0	8,564	0	225,386
14. All other benefits, except accident and health.....					0
15. Totals.....	61,477,961	0	54,672,589	578,186	116,728,736

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	209,622				209,622
1302. Loss of eye or limb benefits.....	7,200				7,200
1303. Group supplemental contracts.....			8,564		8,564
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	216,822	0	8,564	0	225,386

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	78	1,616,938			23	558,497	52	96,689	153	2,272,124
17. Incurred during current year.....	1,076	15,741,118			12,646	22,712,868	263	458,927	13,985	38,912,913
Settled during current year:										
18.1 By payment in full.....	1,072	16,388,484			12,636	20,504,055	280	495,029	13,988	37,387,568
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,072	16,388,484	0	0	12,636	20,504,055	280	495,029	13,988	37,387,568
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,072	16,388,484	0	0	12,636	20,504,055	280	495,029	13,988	37,387,568
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	82	969,572	0	0	33	2,767,310	35	60,587	150	3,797,469
POLICY EXHIBIT										
20. In force December 31, prior year.....	29,306	1,730,733,824		(a)	878	5,787,928,596	4,149	12,035,838	34,333	7,530,698,258
21. Issued during year.....	13	878,000			25	83,405,203		(402,832)	38	83,880,371
22. Other changes to in force (Net).....	(1,893)	(77,203,738)			(15)	135,893,729	(244)	(352,773)	(2,152)	58,337,218
23. In force December 31 of current year.....	27,426	1,654,408,086	0	(a)	888	6,007,227,528	3,905	11,280,233	32,219	7,672,915,847

(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).....	9,796,602	10,107,367		9,656,478	10,082,439
24.1 Federal Employee 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).....	1,270,096	1,282,247		616,651	1,524,035
25.2 Guaranteed renewable (b).....	3,481,354	3,485,545		1,970,060	3,216,565
25.3 Non-renewable for stated reasons only (b).....	31,419	35,583			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,782,869	4,803,375	0	2,586,711	4,740,600
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	14,579,471	14,910,742	0	12,243,189	14,823,039

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



DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	26,829,351		60,880,933		87,710,284
2. Annuity considerations.....	1,581,369		68,512,481		70,093,850
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			10,844,953		10,844,953
5. Totals (Sum of Lines 1 to 4).....	28,410,720	0	140,238,367	0	168,649,087
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,598,757				1,598,757
6.2 Applied to pay renewal premiums.....	1,195,341				1,195,341
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	11,222,788			235,237	11,458,025
6.4 Other.....	187,529				187,529
6.5 Totals (Sum of Lines 6.1 to 6.4).....	14,204,415	0	0	235,237	14,439,652
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	3				3
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	3	0	0	0	3
8. Grand Totals (Lines 6.5 + 7.4).....	14,204,418	0	0	235,237	14,439,655
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	32,479,527		118,776,484	377,734	151,633,745
10. Matured endowments.....	1,791,812			98,552	1,890,364
11. Annuity benefits.....	9,188,307		54,717,080		63,905,387
12. Surrender values and withdrawals for life contracts.....	64,595,871		22,142,786	85,484	86,824,141
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	505,921	0	129,864	0	635,785
14. All other benefits, except accident and health.....					0
15. Totals.....	108,561,438	0	195,766,214	561,770	304,889,422

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	505,921				505,921
1302. ....					0
1303. Group supplemental contracts.....			116,202		116,202
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	13,662	0	13,662
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	505,921	0	129,864	0	635,785

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	132	3,519,940			181	8,001,815	83	93,988	396	11,615,744
17. Incurred during current year.....	1,707	33,179,596			3,919	117,395,657	296	454,001	5,922	151,029,254
Settled during current year:										
18.1 By payment in full.....	1,688	34,271,339			3,951	118,776,484	320	476,286	5,959	153,524,109
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,688	34,271,339	0	0	3,951	118,776,484	320	476,286	5,959	153,524,109
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,688	34,271,339	0	0	3,951	118,776,484	320	476,286	5,959	153,524,109
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	151	2,428,197	0	0	149	6,620,988	59	71,703	359	9,120,889
POLICY EXHIBIT										
20. In force December 31, prior year.....	55,912	3,065,404,668	(a)		588	24,666,977,851	5,414	15,455,046	61,914	27,747,837,565
21. Issued during year.....	31	2,894,458			341	1,143,810,667		63,790	372	1,146,768,915
22. Other changes to in force (Net).....	(2,312)	(79,503,655)			(144)	(373,583,270)	(259)	(242,808)	(2,715)	(453,329,733)
23. In force December 31 of current year.....	53,631	2,988,795,471	0	(a)	785	25,437,205,248	5,155	15,276,028	59,571	28,441,276,747

(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).....	64,659,207	61,011,716		75,385,436	79,369,785
24.1 Federal Employee 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).....	4,777,857	4,808,950		2,725,417	4,220,532
25.2 Guaranteed renewable (b).....	4,404,141	4,327,490		1,345,043	2,876,942
25.3 Non-renewable for stated reasons only (b).....	38,193	39,394			(552)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	9,220,191	9,175,834	0	4,070,460	7,096,922
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	73,879,398	70,187,550	0	79,455,896	86,466,707

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





DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,319,081		7,037,307		8,356,388
2. Annuity considerations.....	70,869		8,164,843		8,235,712
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,200,000		1,200,000
5. Totals (Sum of Lines 1 to 4).....	1,389,950	0	16,402,150	0	17,792,100
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	61,387				61,387
6.2 Applied to pay renewal premiums.....	56,836				56,836
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	586,866			15,233	602,099
6.4 Other.....	12,241				12,241
6.5 Totals (Sum of Lines 6.1 to 6.4).....	717,330	0	0	15,233	732,563
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	717,330	0	0	15,233	732,563
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	726,174		24,392,884	16,128	25,135,186
10. Matured endowments.....	111,040				111,040
11. Annuity benefits.....	301,139		3,419,122		3,720,261
12. Surrender values and withdrawals for life contracts.....	5,081,164		5,508,890	1,752	10,591,806
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	5,612	0	0	0	5,612
14. All other benefits, except accident and health.....					0
15. Totals.....	6,225,129	0	33,320,896	17,880	39,563,905

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	5,612				5,612
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	5,612	0	0	0	5,612

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	7	58,339			23	707,880	3	3,478	33	769,697
17. Incurred during current year.....	60	807,697			624	23,962,136	11	12,652	695	24,782,485
Settled during current year:										
18.1 By payment in full.....	63	837,214			628	24,392,884	14	16,128	705	25,246,226
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	63	837,214	0	0	628	24,392,884	14	16,128	705	25,246,226
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	63	837,214	0	0	628	24,392,884	14	16,128	705	25,246,226
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	28,822	0	0	19	277,132	0	2	23	305,956
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,492	145,070,090	(a)		486	5,335,510,406	335	946,528	3,313	5,481,527,024
21. Issued during year.....					92	247,631,000		93,516	92	247,724,516
22. Other changes to in force (Net).....	(81)	(4,538,652)			(47)	161,872,609	(14)	15,366	(142)	157,349,323
23. In force December 31 of current year.....	2,411	140,531,438	0	(a)	531	5,745,014,015	321	1,055,410	3,263	5,886,600,863

(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).....	11,379,641	11,014,386		9,675,761	10,130,755
24.1 Federal Employee 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).....	404,050	403,950		113,496	582,730
25.2 Guaranteed renewable (b).....	1,049,720	1,054,746		123,069	435,008
25.3 Non-renewable for stated reasons only (b).....	24,609	24,609			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,478,379	1,483,305	0	236,565	1,017,738
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	12,858,020	12,497,691	0	9,912,326	11,148,493

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



DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	26,139,744		117,157,669		143,297,413
2. Annuity considerations.....	6,786,000		86,554,188		93,340,188
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,229,628		1,229,628
5. Totals (Sum of Lines 1 to 4).....	32,925,744	0	204,941,485	0	237,867,229
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,941,732				1,941,732
6.2 Applied to pay renewal premiums.....	2,005,989				2,005,989
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	11,286,214			335,245	11,621,459
6.4 Other.....	191,314				191,314
6.5 Totals (Sum of Lines 6.1 to 6.4).....	15,425,249	0	0	335,245	15,760,494
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	7				7
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	7	0	0	0	7
8. Grand Totals (Lines 6.5 + 7.4).....	15,425,256	0	0	335,245	15,760,501
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	51,191,751		196,845,731	619,341	248,656,823
10. Matured endowments.....	1,720,619			109,834	1,830,453
11. Annuity benefits.....	17,340,465		55,323,539		72,664,004
12. Surrender values and withdrawals for life contracts.....	84,572,089		24,964,617	95,939	109,632,645
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	326,559	0	732,604	0	1,059,163
14. All other benefits, except accident and health.....					0
15. Totals.....	155,151,483	0	277,866,491	825,114	433,843,088

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	326,559				326,559
1302. ....					0
1303. Group supplemental contracts.....			731,514		731,514
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	1,090	0	1,090
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	326,559	0	732,604	0	1,059,163

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	119	2,443,480			305	9,630,015	111	117,230	535	12,190,725
17. Incurred during current year.....	1,504	53,699,440			6,666	198,930,512	439	717,087	8,609	253,347,039
Settled during current year:										
18.1 By payment in full.....	1,499	52,912,370			6,645	196,845,731	459	729,174	8,603	250,487,275
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,499	52,912,370	0	0	6,645	196,845,731	459	729,174	8,603	250,487,275
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,499	52,912,370	0	0	6,645	196,845,731	459	729,174	8,603	250,487,275
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	124	3,230,550	0	0	326	11,714,796	91	105,143	541	15,050,489
POLICY EXHIBIT										
20. In force December 31, prior year.....	50,079	3,371,591,032	(a)		961	42,921,730,661	8,406	22,311,430	59,446	46,315,633,123
21. Issued during year.....	31	8,742,632			373	1,528,428,871		302,019	404	1,537,473,522
22. Other changes to in force (Net).....	(2,705)	(198,523,686)			(27)	(1,135,155,987)	(448)	(435,188)	(3,180)	(1,334,114,861)
23. In force December 31 of current year.....	47,405	3,181,809,978	0	(a)	1,307	43,315,003,545	7,958	22,178,261	56,670	46,518,991,784

(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).....	112,385,765	105,731,512		95,277,182	101,009,459
24.1 Federal Employee 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).....	6,241,465	6,314,221		2,127,889	4,517,467
25.2 Guaranteed renewable (b).....	10,272,407	10,214,731		3,229,934	3,646,287
25.3 Non-renewable for stated reasons only (b).....	103,007	113,339		90	(2,248)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	16,616,879	16,642,291	0	5,357,913	8,161,506
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	129,002,644	122,373,803	0	100,635,095	109,170,965

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





DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	102,452,713		532,134,504		634,587,217
2. Annuity considerations.....	15,902,103		311,016,057		326,918,160
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			33,312,357		33,312,357
5. Totals (Sum of Lines 1 to 4).....	118,354,816	0	876,462,918	0	994,817,734
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,215,545				3,215,545
6.2 Applied to pay renewal premiums.....	3,421,784				3,421,784
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	37,382,359			321,414	37,703,773
6.4 Other.....	471,301				471,301
6.5 Totals (Sum of Lines 6.1 to 6.4).....	44,490,989	0	0	321,414	44,812,403
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	88				88
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	88	0	0	0	88
8. Grand Totals (Lines 6.5 + 7.4).....	44,491,077	0	0	321,414	44,812,491
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	78,276,436		671,051,701	519,662	749,847,799
10. Matured endowments.....	3,481,523			69,859	3,551,382
11. Annuity benefits.....	30,309,735		290,227,820		320,537,555
12. Surrender values and withdrawals for life contracts.....	198,124,370		131,691,875	208,556	330,024,801
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	683,428	0	1,730,902	0	2,414,330
14. All other benefits, except accident and health.....					0
15. Totals.....	310,875,492	0	1,094,702,298	798,077	1,406,375,867

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	680,908				680,908
1302. Loss of eye or limb benefits.....	2,520				2,520
1303. Group supplemental contracts.....			1,694,154		1,694,154
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	36,748	0	36,748
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	683,428	0	1,730,902	0	2,414,330

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	293	10,980,299			913	43,857,356	64	131,934	1,270	54,969,588
17. Incurred during current year.....	2,832	79,296,895			25,311	671,555,016	304	615,671	28,447	751,467,584
Settled during current year:										
18.1 By payment in full.....	2,819	81,757,959			25,296	671,051,701	300	589,521	28,415	753,399,181
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,819	81,757,959	0	0	25,296	671,051,701	300	589,521	28,415	753,399,181
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,819	81,757,959	0	0	25,296	671,051,701	300	589,521	28,415	753,399,181
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	306	8,519,235	0	0	928	44,360,673	68	158,084	1,302	53,037,991
POLICY EXHIBIT										
20. In force December 31, prior year.....	134,244	14,250,047,693	(a)		8,824	236,772,088,488	6,828	20,984,702	149,896	251,043,120,883
21. Issued during year.....	185	31,638,371			4,932	18,413,241,933		1,343,077	5,117	18,446,223,381
22. Other changes to in force (Net).....	(6,380)	(595,305,739)			(2,943)	(12,631,813,244)	(342)	(477,776)	(9,665)	(13,227,596,759)
23. In force December 31 of current year.....	128,049	13,686,380,325	0	(a)	10,813	242,553,517,177	6,486	21,850,003	145,348	256,261,747,505

(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).....	578,927,685	544,813,480		470,814,333	496,173,945
24.1 Federal Employee 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).....	21,684,398	22,040,116		8,117,410	9,212,063
25.2 Guaranteed renewable (b).....	15,831,628	15,493,477		5,168,503	9,896,516
25.3 Non-renewable for stated reasons only (b).....	245,431	261,907		24,595	20,797
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	37,761,457	37,795,500	0	13,310,508	19,129,376
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	616,689,142	582,608,980	0	484,124,841	515,303,321

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



DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,658,545		40,849,875		46,508,420
2. Annuity considerations.....	2,525,910		18,735,483		21,261,393
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,527,820		1,527,820
5. Totals (Sum of Lines 1 to 4).....	8,184,455	0	61,113,178	0	69,297,633
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	347,968				347,968
6.2 Applied to pay renewal premiums.....	190,657				190,657
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,321,033			243,526	2,564,559
6.4 Other.....	15,175				15,175
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,874,833	0	0	243,526	3,118,359
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	1				1
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1	0	0	0	1
8. Grand Totals (Lines 6.5 + 7.4).....	2,874,834	0	0	243,526	3,118,360
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	10,244,559		73,545,464	374,796	84,164,819
10. Matured endowments.....	407,110			53,225	460,335
11. Annuity benefits.....	2,247,144		14,804,673		17,051,817
12. Surrender values and withdrawals for life contracts.....	26,675,535		14,501,389	35,412	41,212,336
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	67,291	0	1,586,564	0	1,653,855
14. All other benefits, except accident and health.....					0
15. Totals.....	39,641,639	0	104,438,090	463,433	144,543,162

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	67,291				67,291
1302. ....					0
1303. Group supplemental contracts.....			1,586,564		1,586,564
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	67,291	0	1,586,564	0	1,653,855

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	48	637,914			80	2,160,228	90	101,654	218	2,899,796
17. Incurred during current year.....	571	10,418,181			2,786	75,374,470	298	451,654	3,655	86,244,305
Settled during current year:										
18.1 By payment in full.....	575	10,651,669			2,751	73,545,464	306	428,022	3,632	84,625,155
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	575	10,651,669	0	0	2,751	73,545,464	306	428,022	3,632	84,625,155
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	575	10,651,669	0	0	2,751	73,545,464	306	428,022	3,632	84,625,155
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	44	404,426	0	0	115	3,989,234	82	125,286	241	4,518,946
POLICY EXHIBIT										
20. In force December 31, prior year.....	16,393	864,289,503	(a)		324	22,154,732,111	5,552	15,273,529	22,269	23,034,295,144
21. Issued during year.....	18	2,195,205			267	755,522,357		739,661	285	758,457,223
22. Other changes to in force (Net).....	(954)	(52,533,433)			(203)	(199,153,800)	(289)	(312,390)	(1,446)	(251,999,623)
23. In force December 31 of current year.....	15,457	813,951,275	0	(a)	388	22,711,100,668	5,263	15,700,800	21,108	23,540,752,744

(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).....	48,496,406	45,312,896		42,329,144	44,633,546
24.1 Federal Employee 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).....	1,515,753	1,534,691		1,151,841	4,188,615
25.2 Guaranteed renewable (b).....	1,552,949	1,540,713		658,385	516,390
25.3 Non-renewable for stated reasons only (b).....	8,506	31,373			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,077,208	3,106,777	0	1,810,226	4,705,005
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	51,573,614	48,419,673	0	44,139,370	49,338,551

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





DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	51,017,556		169,656,917		220,674,473
2. Annuity considerations.....	8,363,443		128,485,142		136,848,585
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			7,193,266		7,193,266
5. Totals (Sum of Lines 1 to 4).....	59,380,999	0	305,335,325	0	364,716,324
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,906,429				2,906,429
6.2 Applied to pay renewal premiums.....	2,705,798				2,705,798
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	18,643,195			506,254	19,149,449
6.4 Other.....	296,524				296,524
6.5 Totals (Sum of Lines 6.1 to 6.4).....	24,551,946	0	0	506,254	25,058,200
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	62				62
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	62	0	0	0	62
8. Grand Totals (Lines 6.5 + 7.4).....	24,552,008	0	0	506,254	25,058,262
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	57,841,853		328,134,386	968,863	386,945,102
10. Matured endowments.....	2,650,938			210,754	2,861,692
11. Annuity benefits.....	19,846,017		76,161,307		96,007,324
12. Surrender values and withdrawals for life contracts.....	124,904,566		50,557,151	157,214	175,618,931
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	510,250	0	513,580	0	1,023,830
14. All other benefits, except accident and health.....					0
15. Totals.....	205,753,624	0	455,366,424	1,336,831	662,456,879

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	509,372				509,372
1302. Loss of eye or limb benefits.....	878				878
1303. Group supplemental contracts.....			499,562		499,562
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	14,018	0	14,018
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	510,250	0	513,580	0	1,023,830

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	231	3,740,473			252	7,760,871	130	167,373	613	11,668,716
17. Incurred during current year.....	2,651	60,406,193			9,256	335,424,087	632	1,187,557	12,539	397,017,837
Settled during current year:										
18.1 By payment in full.....	2,662	60,492,790			9,241	328,134,386	658	1,179,617	12,561	389,806,793
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,662	60,492,790	0	0	9,241	328,134,386	658	1,179,617	12,561	389,806,793
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,662	60,492,790	0	0	9,241	328,134,386	658	1,179,617	12,561	389,806,793
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	220	3,653,876	0	0	267	15,050,572	104	175,313	591	18,879,760
POLICY EXHIBIT										
20. In force December 31, prior year.....	94,619	7,284,196,906	(a)		1,647	98,714,509,419	11,378	34,139,769	107,644	106,032,846,094
21. Issued during year.....	45	13,119,024			1,138	4,753,347,840		24,123	1,183	4,766,490,987
22. Other changes to in force (Net).....	(5,025)	(315,844,262)			(575)	(1,905,660,144)	(598)	(833,913)	(6,198)	(2,222,338,319)
23. In force December 31 of current year.....	89,639	6,981,471,668	0	(a)	2,210	101,562,197,115	10,780	33,329,979	102,629	108,576,998,762

(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).....	194,139,109	182,593,856		192,937,917	200,322,269
24.1 Federal Employee 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).....	10,153,960	10,256,361		3,032,343	1,427,936
25.2 Guaranteed renewable (b).....	12,564,066	12,639,084		6,126,531	8,394,160
25.3 Non-renewable for stated reasons only (b).....	95,843	109,044			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	22,813,869	23,004,489	0	9,158,874	9,822,096
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	216,952,978	205,598,345	0	202,096,791	210,144,365

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



DIRECT BUSINESS IN U.S. VIRGIN ISLANDS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	967,825		473,282		1,441,107
2. Annuity considerations.....	22,907		43,514		66,421
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			-		0
5. Totals (Sum of Lines 1 to 4).....	990,732	0	516,796	0	1,507,528
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	4,444				4,444
6.2 Applied to pay renewal premiums.....	57,322				57,322
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	369,378				369,378
6.4 Other.....	2,605				2,605
6.5 Totals (Sum of Lines 6.1 to 6.4).....	433,749	0	0	0	433,749
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	433,749	0	0	0	433,749
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,692		29,585		33,277
10. Matured endowments.....	15,863			5,838	21,701
11. Annuity benefits.....	18,435		35,953		54,388
12. Surrender values and withdrawals for life contracts.....	469,431			1,773	471,204
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	507,421	0	65,538	7,611	580,570

DETAILS OF WRITE-INS					
1301. ....					0
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	4,142			4	94,678		(0)	5	98,819
17. Incurred during current year.....	7	42,965			3	125,260	4	5,838	14	174,063
Settled during current year:										
18.1 By payment in full.....	7	19,555			3	29,585	4	5,838	14	54,978
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	7	19,555	0	0	3	29,585	4	5,838	14	54,978
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	7	19,555	0	0	3	29,585	4	5,838	14	54,978
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	27,552	0	0	4	190,353		(0)	5	217,904
POLICY EXHIBIT										
20. In force December 31, prior year.....	382	90,206,844	(a)		17	128,197,966		4,450	399	218,409,260
21. Issued during year.....					21	25,305,912		(4,450)	21	25,301,462
22. Other changes to in force (Net).....	(27)	(2,088,702)				8,396,519			(27)	6,307,817
23. In force December 31 of current year.....	355	88,118,142	0	(a)	38	161,900,397	0	0	393	250,018,539

(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).....	1,192,506	1,066,030		302,207	311,047
24.1 Federal Employee 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).....	7,186	8,018			42
25.2 Guaranteed renewable (b).....	1,136	952		303	277
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).....	8,322	8,970	0	303	319
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,200,828	1,075,000	0	302,510	311,366

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





DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	6,369,014		7,706,479		14,075,493
2. Annuity considerations.....	1,479,597		7,836,628		9,316,225
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			41,406,039		41,406,039
5. Totals (Sum of Lines 1 to 4).....	7,848,611	0	56,949,146	0	64,797,757
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	547,301				547,301
6.2 Applied to pay renewal premiums.....	488,956				488,956
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,700,850			51,801	3,752,651
6.4 Other.....	81,570				81,570
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,818,677	0	0	51,801	4,870,478
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	4,818,677	0	0	51,801	4,870,478
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	6,122,444		11,441,627	106,072	17,670,143
10. Matured endowments.....	523,521			12,586	536,107
11. Annuity benefits.....	2,164,045		8,214,328		10,378,373
12. Surrender values and withdrawals for life contracts.....	19,298,649		63,965,614	5,014	83,269,277
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	90,395	0	2,124	0	92,519
14. All other benefits, except accident and health.....					0
15. Totals.....	28,199,054	0	83,623,693	123,672	111,946,419

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	90,395				90,395
1302. ....					0
1303. Group supplemental contracts.....			2,124		2,124
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	90,395	0	2,124	0	92,519

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	43	1,431,280			12	163,956	34	66,914	89	1,662,149
17. Incurred during current year.....	492	5,823,841			453	11,873,959	54	78,227	999	17,776,027
Settled during current year:										
18.1 By payment in full.....	489	6,645,965			446	11,441,627	72	118,658	1,007	18,206,250
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	489	6,645,965	0	0	446	11,441,627	72	118,658	1,007	18,206,250
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	489	6,645,965	0	0	446	11,441,627	72	118,658	1,007	18,206,250
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	46	609,156	0	0	19	596,288	16	26,483	81	1,231,926
POLICY EXHIBIT										
20. In force December 31, prior year.....	18,005	858,631,434	(a)		80	3,066,724,647	1,322	3,653,393	19,407	3,929,009,474
21. Issued during year.....	3	1,093,000			51	64,962,999		(16,300)	54	66,039,699
22. Other changes to in force (Net).....	(961)	(39,917,479)			(38)	58,610,793	(54)	(52,721)	(1,053)	18,640,593
23. In force December 31 of current year.....	17,047	819,806,955	0	(a)	93	3,190,298,439	1,268	3,584,372	18,408	4,013,689,766

(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).....	9,925,461	9,520,896		5,361,696	5,585,978
24.1 Federal Employee 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).....	584,119	599,244		385,956	(607,965)
25.2 Guaranteed renewable (b).....	1,371,124	1,359,425		646,613	837,926
25.3 Non-renewable for stated reasons only (b).....	5,082	8,706			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,960,325	1,967,375	0	1,032,569	229,961
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	11,885,786	11,488,271	0	6,394,265	5,815,939

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



DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	20,841,037		161,514,935		182,355,972
2. Annuity considerations.....	4,499,876		130,319,510		134,819,386
3. Deposit-type contract funds.....		XXX	607,509	XXX	607,509
4. Other considerations.....			55,228,350		55,228,350
5. Totals (Sum of Lines 1 to 4).....	25,340,913	0	347,670,304	0	373,011,217
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,160,859				1,160,859
6.2 Applied to pay renewal premiums.....	1,219,304				1,219,304
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	7,897,014			320,101	8,217,115
6.4 Other.....	139,260				139,260
6.5 Totals (Sum of Lines 6.1 to 6.4).....	10,416,437	0	0	320,101	10,736,538
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	53				53
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	53	0	0	0	53
8. Grand Totals (Lines 6.5 + 7.4).....	10,416,490	0	0	320,101	10,736,591
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	23,999,985		189,027,123	297,479	213,324,587
10. Matured endowments.....	1,625,301			95,351	1,720,652
11. Annuity benefits.....	11,438,968		40,636,789		52,075,757
12. Surrender values and withdrawals for life contracts.....	67,682,560		61,715,841	100,512	129,498,913
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	200,550	0	1,421,548	0	1,622,098
14. All other benefits, except accident and health.....					0
15. Totals.....	104,947,364	0	292,801,301	493,342	398,242,007

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	200,550				200,550
1302. ....					0
1303. Group supplemental contracts.....			1,108,695		1,108,695
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	312,853	0	312,853
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	200,550	0	1,421,548	0	1,622,098

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	103	3,489,752			179	9,376,366	77	101,827	359	12,967,945
17. Incurred during current year.....	1,217	24,008,482			5,992	194,652,936	280	384,927	7,489	219,046,345
Settled during current year:										
18.1 By payment in full.....	1,216	25,625,286			5,891	189,027,123	301	392,829	7,408	215,045,238
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,216	25,625,286	0	0	5,891	189,027,123	301	392,829	7,408	215,045,238
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,216	25,625,286	0	0	5,891	189,027,123	301	392,829	7,408	215,045,238
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	104	1,872,948	0	0	280	15,002,179	56	93,925	440	16,969,052
POLICY EXHIBIT										
20. In force December 31, prior year.....	42,341	3,276,661,962	(a)		1,304	78,669,595,104	7,290	20,887,660	50,935	81,967,144,726
21. Issued during year.....	39	9,276,855			926	44,850,843,608	(1)	347,035	964	44,860,467,498
22. Other changes to in force (Net).....	(2,417)	(217,018,056)			(686)	(43,425,048,088)	(327)	(282,117)	(3,430)	(43,642,348,261)
23. In force December 31 of current year.....	39,963	3,068,920,761	0	0	1,544	80,095,390,624	6,962	20,952,578	48,469	83,185,263,963

(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).....	126,053,013	121,709,883		104,104,752	108,710,723
24.1 Federal Employee 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).....	4,114,303	4,113,999		1,319,017	2,032,759
25.2 Guaranteed renewable (b).....	10,750,349	10,718,602		2,530,866	2,755,269
25.3 Non-renewable for stated reasons only (b).....	24,231	24,331			(1,133)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	14,888,883	14,856,932	0	3,849,883	4,786,895
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	140,941,896	136,566,815	0	107,954,635	113,497,618

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





DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	23,893,393		77,534,433		101,427,826
2. Annuity considerations.....	5,718,780		96,850,905		102,369,685
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			12,247,132		12,247,132
5. Totals (Sum of Lines 1 to 4).....	29,612,173	0	186,432,470	0	216,044,643
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,993,744				1,993,744
6.2 Applied to pay renewal premiums.....	1,691,657				1,691,657
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	11,046,055			816,173	11,862,228
6.4 Other.....	161,002				161,002
6.5 Totals (Sum of Lines 6.1 to 6.4).....	14,892,458	0	0	816,173	15,708,631
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	50				50
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	50	0	0	0	50
8. Grand Totals (Lines 6.5 + 7.4).....	14,892,508	0	0	816,173	15,708,681
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	36,230,374		94,202,052	1,488,534	131,920,960
10. Matured endowments.....	2,306,146			207,596	2,513,742
11. Annuity benefits.....	21,633,070		43,650,656		65,283,726
12. Surrender values and withdrawals for life contracts.....	141,358,685		49,917,637	365,651	191,641,973
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	201,511	0	259,520	0	461,031
14. All other benefits, except accident and health.....					0
15. Totals.....	201,729,786	0	188,029,865	2,061,781	391,821,432

DETAILS OF WRITE-INS

1301. Waived premium due to disability.....	201,511				201,511
1302.....					0
1303. Group supplemental contracts.....			259,520		259,520
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	201,511	0	259,520	0	461,031

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	210	2,452,714			227	5,570,595	175	272,661	612	8,295,970
17. Incurred during current year.....	2,610	38,243,136			4,485	93,177,511	974	1,789,331	8,069	133,209,978
Settled during current year:										
18.1 By payment in full.....	2,578	38,536,520			4,512	94,202,052	941	1,696,130	8,031	134,434,702
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,578	38,536,520	0	0	4,512	94,202,052	941	1,696,130	8,031	134,434,702
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,578	38,536,520	0	0	4,512	94,202,052	941	1,696,130	8,031	134,434,702
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	242	2,159,330	0	0	200	4,546,054	208	365,862	650	7,071,246
POLICY EXHIBIT										
20. In force December 31, prior year.....	83,365	3,627,660,870	(a)		764	25,949,179,802	17,319	51,043,444	101,448	29,627,884,116
21. Issued during year.....	74	16,588,432			680	3,080,572,940		(353,939)	754	3,096,807,433
22. Other changes to in force (Net).....	(4,777)	(198,692,325)			(233)	(2,393,628,724)	(1,053)	(1,532,257)	(6,063)	(2,593,853,306)
23. In force December 31 of current year.....	78,662	3,445,556,977	0	(a)	1,211	26,636,124,018	16,266	49,157,248	96,139	30,130,838,243

(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).....	66,750,746	63,778,008		53,485,113	56,417,258
24.1 Federal Employee 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).....	3,474,291	3,502,799		911,404	2,260,099
25.2 Guaranteed renewable (b).....	8,396,654	6,325,352		1,724,362	1,495,177
25.3 Non-renewable for stated reasons only (b).....	55,510	60,549			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	9,926,455	9,888,700	0	2,635,766	3,755,276
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	76,677,201	73,666,708	0	56,120,879	60,172,534

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



DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	6,948,445		24,406,780		31,355,225
2. Annuity considerations.....	1,445,899		19,806,414		21,252,313
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			5,926,252		5,926,252
5. Totals (Sum of Lines 1 to 4).....	8,394,344	0	50,139,446	0	58,533,790
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	449,641				449,641
6.2 Applied to pay renewal premiums.....	328,927				328,927
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,978,043			155,222	4,133,265
6.4 Other.....	49,220				49,220
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,805,831	0	0	155,222	4,961,053
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	10				10
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	10	0	0	0	10
8. Grand Totals (Lines 6.5 + 7.4).....	4,805,841	0	0	155,222	4,961,063
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	11,483,920		44,068,708	263,481	55,816,109
10. Matured endowments.....	789,554			62,902	852,456
11. Annuity benefits.....	1,920,811		15,791,980		17,712,791
12. Surrender values and withdrawals for life contracts.....	23,239,375		19,880,419	39,011	43,158,805
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	231,016	0	1,521,551	0	1,752,567
14. All other benefits, except accident and health.....					0
15. Totals.....	37,664,676	0	81,262,658	365,394	119,292,728

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	231,016				231,016
1302. ....					0
1303. Group supplemental contracts.....			1,521,551		1,521,551
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	231,016	0	1,521,551	0	1,752,567

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	59	1,789,645			86	2,519,524	83	49,615	228	4,358,784
17. Incurred during current year.....	736	12,264,947			1,760	43,583,703	187	337,412	2,683	56,186,062
Settled during current year:										
18.1 By payment in full.....	720	12,273,474			1,763	44,068,708	198	326,383	2,681	56,668,565
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	720	12,273,474	0	0	1,763	44,068,708	198	326,383	2,681	56,668,565
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	720	12,273,474	0	0	1,763	44,068,708	198	326,383	2,681	56,668,565
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	75	1,781,118	0	0	83	2,034,519	72	60,644	230	3,876,281
POLICY EXHIBIT										
20. In force December 31, prior year.....	20,613	844,882,683	(a)		258	11,294,205,595	3,316	9,023,497	24,187	12,148,111,775
21. Issued during year.....	12	258,000			322	709,023,815		(38,114)	334	709,243,701
22. Other changes to in force (Net).....	(1,245)	(45,517,359)			(215)	(255,343,550)	(182)	(265,341)	(1,642)	(301,126,250)
23. In force December 31 of current year.....	19,380	799,623,324	0	(a)	365	11,747,885,860	3,134	8,720,042	22,879	12,556,229,226

(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).....	25,888,841	24,435,121		30,379,740	32,152,958
24.1 Federal Employee 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).....	1,077,571	1,054,357		365,050	1,086,498
25.2 Guaranteed renewable (b).....	1,616,005	1,582,610		1,176,310	1,300,384
25.3 Non-renewable for stated reasons only (b).....	78,733	79,161		711,438	689,792
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,772,309	2,716,128	0	2,252,798	3,076,674
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	28,661,150	27,151,249	0	32,632,538	35,229,632

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





DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,620,314		7,192,272		8,812,586
2. Annuity considerations.....	95,948		4,765,227		4,861,175
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,716,262	0	11,957,499	0	13,673,761
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	82,638				82,638
6.2 Applied to pay renewal premiums.....	87,391				87,391
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	704,093			14,517	718,610
6.4 Other.....	7,577				7,577
6.5 Totals (Sum of Lines 6.1 to 6.4).....	881,699	0	0	14,517	896,216
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	881,699	0	0	14,517	896,216
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	965,429		12,401,760	21,959	13,389,148
10. Matured endowments.....	191,484			2,452	193,936
11. Annuity benefits.....	1,030,734		5,714,147		6,744,881
12. Surrender values and withdrawals for life contracts.....	3,434,093		16,595,470	9,852	20,039,415
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	9,179	0	42,131	0	51,310
14. All other benefits, except accident and health.....					0
15. Totals.....	5,630,919	0	34,753,508	34,263	40,418,690

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	9,179				9,179
1302. ....					0
1303. Group supplemental contracts.....			42,131		42,131
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	9,179	0	42,131	0	51,310

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	216,702			19	504,269	5	9,284	30	730,255
17. Incurred during current year.....	95	1,010,506			598	12,755,153	9	17,314	702	13,782,973
Settled during current year:										
18.1 By payment in full.....	92	1,156,913			591	12,401,760	11	24,411	694	13,583,084
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	92	1,156,913	0	0	591	12,401,760	11	24,411	694	13,583,084
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	92	1,156,913	0	0	591	12,401,760	11	24,411	694	13,583,084
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	9	70,295	0	0	26	857,662	3	2,187	38	930,144
POLICY EXHIBIT										
20. In force December 31, prior year.....	3,462	214,384,755	(a)		64	3,997,613,401	330	962,567	3,856	4,212,960,723
21. Issued during year.....	2	74,000			19	76,732,971		52,421	21	76,859,392
22. Other changes to in force (Net).....	(201)	(8,578,282)			(13)	277,859,640	(14)	(5,601)	(228)	269,275,757
23. In force December 31 of current year.....	3,263	205,880,473	0	0	70	4,352,206,012	316	1,009,387	3,649	4,559,095,872

(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).....	3,653,641	3,298,799		5,665,472	5,920,787
24.1 Federal Employee 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).....	240,561	244,538		103,615	(194,343)
25.2 Guaranteed renewable (b).....	476,676	475,529		202,380	273,707
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).....	717,237	720,067	0	305,995	79,364
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	4,370,878	4,018,866	0	5,971,467	6,000,151

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



DIRECT BUSINESS IN Other Alien # 1 DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	17,246		11,347,773		11,365,019
2. Annuity considerations.....	12,490		(1,577,799)		(1,565,309)
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	29,736	0	9,769,974	0	9,799,710
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	82				82
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	846				846
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	928	0	0	0	928
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	928	0	0	0	928
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS					
1301.....					0
1302.....					0
1303.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....				(a)	No. of Pol.				0	0
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	(a)	0	0	0	0	0	0

(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).....	1,674,409	2,115,373		750,919	764,353
24.1 Federal Employee 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).....	167,357	203,145		492,806	(3,410,685)
25.2 Guaranteed renewable (b).....	9,223	10,424		69,373	(342,555)
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).....	176,580	213,569	0	562,179	(3,753,240)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,850,989	2,328,942	0	1,313,098	(2,988,887)

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





DIRECT BUSINESS IN Other Alien # 2 DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....					0
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	312,018,044		431,534	7,800,585	320,250,163
10. Matured endowments.....	6,789,582			726,878	7,516,460
11. Annuity benefits.....	6,715,392		5,222,688		11,938,080
12. Surrender values and withdrawals for life contracts.....	15,757,245		206,224	57,567	16,021,036
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	181,628	0	0	0	181,628
14. All other benefits, except accident and health.....					0
15. Totals.....	341,461,891	0	5,860,446	8,585,030	355,907,367

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	181,628				181,628
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	181,628	0	0	0	181,628

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	21	2,648,337			14	293,386			35	2,941,723
17. Incurred during current year.....	9,684	316,159,290			6	638,290	2,833	8,527,463	12,503	325,325,043
Settled during current year:										
18.1 By payment in full.....	9,685	318,807,626				431,534	2,833	8,527,463	12,518	327,766,623
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	9,685	318,807,626	0	0	0	431,534	2,833	8,527,463	12,518	327,766,623
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	9,685	318,807,626	0	0	0	431,534	2,833	8,527,463	12,518	327,766,623
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	1	0	0	20	500,142	0	0	20	500,143
POLICY EXHIBIT										
20. In force December 31, prior year.....	6,839	1,533,216,166	(a)		379	528,788,777			7,218	2,062,004,943
21. Issued during year.....	(478)	(30,824,268)			2	5,005,000			(476)	(25,819,268)
22. Other changes to in force (Net).....	(6,361)	(1,502,391,898)			(381)	3,024,645,244			(6,742)	1,522,253,346
23. In force December 31 of current year.....	0	0	0	(a)	0	3,558,439,021	0	0	0	3,558,439,021

(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 Employee 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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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



DIRECT BUSINESS IN Other Alien # 3 DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....					0
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

NONE

DETAILS OF WRITE-INS					
1301.....					0
1302.....					0
1303.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....				(a)	No. of Pol.				0	0
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	(a)	0	0	0	0	0	0

NONE

(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 Employee 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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

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





DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,151,823		34,368,443		35,520,266
2. Annuity considerations.....	66,544		31,836,939		31,903,483
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			193,497		193,497
5. Totals (Sum of Lines 1 to 4).....	1,218,367	0	66,398,879	0	67,617,246
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	57,313			49	57,362
6.2 Applied to pay renewal premiums.....	56,268				56,268
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	560,530			17,995	578,525
6.4 Other.....	4,077				4,077
6.5 Totals (Sum of Lines 6.1 to 6.4).....	678,188	0	0	18,044	696,232
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	678,188	0	0	18,044	696,232
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,035,269		22,304,356	18,104	23,357,729
10. Matured endowments.....	118,465			9,427	127,892
11. Annuity benefits.....	642,384		5,483,623		6,126,007
12. Surrender values and withdrawals for life contracts.....	5,062,160		2,813,654	12,093	7,887,907
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,817	0	8,395	0	10,212
14. All other benefits, except accident and health.....					0
15. Totals.....	6,860,095	0	30,610,028	39,624	37,509,747

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	1,817				1,817
1302. ....					0
1303. Group supplemental contracts.....			8,395		8,395
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	1,817	0	8,395	0	10,212

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	192,352			27	1,618,825		0	33	1,811,177
17. Incurred during current year.....	62	1,072,524			523	22,907,634	24	40,431	609	24,020,589
Settled during current year:										
18.1 By payment in full.....	57	1,153,734			525	22,304,356	19	27,531	601	23,485,621
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	57	1,153,734	0	0	525	22,304,356	19	27,531	601	23,485,621
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	57	1,153,734	0	0	525	22,304,356	19	27,531	601	23,485,621
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	11	111,142	0	0	25	2,222,103	5	12,900	41	2,346,145
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,747	150,010,562	(a)		62	7,747,586,112	409	1,395,303	3,218	7,898,991,976
21. Issued during year.....					34	12,297,000			34	12,297,000
22. Other changes to in force (Net).....	(154)	(8,033,730)			(41)	(400,582,097)	(24)	(69,648)	(219)	(408,685,475)
23. In force December 31 of current year.....	2,593	141,976,832	0	(a)	55	7,359,301,015	385	1,325,655	3,033	7,502,603,501

(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).....	18,670,691	17,568,939		8,298,662	8,392,900
24.1 Federal Employee 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).....	284,319	294,475			259,874
25.2 Guaranteed renewable (b).....	526,038	520,992		122,778	57,721
25.3 Non-renewable for stated reasons only (b).....	5,519	6,981			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	815,876	822,448	0	122,778	317,595
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	19,486,567	18,391,387	0	8,421,440	8,710,495

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



DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	21,430,244		75,086,923		96,517,167
2. Annuity considerations.....	1,606,605		85,592,111		87,198,716
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			10,610,526		10,610,526
5. Totals (Sum of Lines 1 to 4).....	23,036,849	0	171,289,560	0	194,326,409
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,494,262				1,494,262
6.2 Applied to pay renewal premiums.....	1,504,343				1,504,343
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	9,491,871			175,884	9,667,755
6.4 Other.....	179,079				179,079
6.5 Totals (Sum of Lines 6.1 to 6.4).....	12,669,555	0	0	175,884	12,845,439
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	5				5
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	5	0	0	0	5
8. Grand Totals (Lines 6.5 + 7.4).....	12,669,560	0	0	175,884	12,845,444
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	25,887,071		180,291,555	279,466	206,458,092
10. Matured endowments.....	702,634			31,568	734,202
11. Annuity benefits.....	11,465,749		36,636,535		48,102,284
12. Surrender values and withdrawals for life contracts.....	95,057,055		48,309,831	61,349	143,428,235
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	272,193	0	277,061	0	549,254
14. All other benefits, except accident and health.....					0
15. Totals.....	133,384,702	0	265,514,982	372,383	399,272,067

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	272,193				272,193
1302. ....					0
1303. Group supplemental contracts.....			277,061		277,061
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	272,193	0	277,061	0	549,254

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	114	2,908,734			267	8,029,161	48	58,760	429	10,996,655
17. Incurred during current year.....	971	28,187,188			6,311	179,872,319	187	368,537	7,469	208,428,044
Settled during current year:										
18.1 By payment in full.....	967	26,589,705			6,322	180,246,555	172	311,034	7,461	207,147,294
18.2 By payment on compromised claims.....						45,000			0	45,000
18.3 Totals paid.....	967	26,589,705	0	0	6,322	180,291,555	172	311,034	7,461	207,192,294
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	967	26,589,705	0	0	6,322	180,291,555	172	311,034	7,461	207,192,294
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	118	4,506,217	0	0	256	7,609,925	63	116,263	437	12,232,405
POLICY EXHIBIT										
20. In force December 31, prior year.....	38,598	2,898,402,813	(a)		1,561	35,613,836,278	4,272	11,612,431	44,431	38,523,851,523
21. Issued during year.....	21	1,019,581			391	355,733,350			412	356,752,931
22. Other changes to in force (Net).....	(1,985)	(155,258,090)			(385)	3,395,038,651	(217)	(504,331)	(2,587)	3,239,276,230
23. In force December 31 of current year.....	36,634	2,744,164,304	0	(a)	1,567	39,364,608,279	4,055	11,108,100	42,256	42,119,880,684

(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).....	57,543,074	56,456,202		58,595,533	60,044,713
24.1 Federal Employee 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).....	5,494,398	5,553,207		4,422,648	535,905
25.2 Guaranteed renewable (b).....	8,475,777	8,412,850		4,024,668	6,333,185
25.3 Non-renewable for stated reasons only (b).....	64,446	79,068			1,180
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	14,034,621	14,045,125	0	8,447,316	6,870,270
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	71,577,695	70,501,327	0	67,042,849	66,914,983

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





DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	10,827,886		33,962,152		44,790,038
2. Annuity considerations.....	663,051		69,168,287		69,831,338
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,061,671		1,061,671
5. Totals (Sum of Lines 1 to 4).....	11,490,937	0	104,192,110	0	115,683,047
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	438,319				438,319
6.2 Applied to pay renewal premiums.....	367,959				367,959
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,740,442			90,587	3,831,029
6.4 Other.....	84,974				84,974
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,631,694	0	0	90,587	4,722,281
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	2				2
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2	0	0	0	2
8. Grand Totals (Lines 6.5 + 7.4).....	4,631,696	0	0	90,587	4,722,283
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	12,881,631		64,100,149	196,441	77,178,221
10. Matured endowments.....	429,727			36,100	465,827
11. Annuity benefits.....	6,883,293		21,451,481		28,334,774
12. Surrender values and withdrawals for life contracts.....	39,203,258		3,790,595	29,980	43,023,833
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	192,761	0	539,611	0	732,372
14. All other benefits, except accident and health.....					0
15. Totals.....	59,590,670	0	89,881,836	262,521	149,735,027
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	192,761				192,761
1302. ....					0
1303. Group supplemental contracts.....			539,611		539,611
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	192,761	0	539,611	0	732,372

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	65	1,573,376			126	2,477,252	40	34,653	231	4,085,281
17. Incurred during current year.....	544	13,521,195			2,704	63,891,829	133	255,554	3,381	77,668,678
Settled during current year:										
18.1 By payment in full.....	540	13,311,358			2,709	64,100,149	139	232,540	3,388	77,644,047
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	540	13,311,358	0	0	2,709	64,100,149	139	232,540	3,388	77,644,047
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	540	13,311,358	0	0	2,709	64,100,149	139	232,540	3,388	77,644,047
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	69	1,783,213	0	0	121	2,269,032	34	57,667	224	4,109,912
POLICY EXHIBIT										
20. In force December 31, prior year.....	23,416	1,326,922,917	(a)		658	16,169,178,427	2,383	6,477,294	26,457	17,502,578,639
21. Issued during year.....	24	949,029			301	371,289,371			325	372,238,400
22. Other changes to in force (Net).....	(1,482)	(76,725,312)			(274)	(542,428,745)	(140)	(341,634)	(1,896)	(619,495,691)
23. In force December 31 of current year.....	21,958	1,251,146,634	0	(a)	685	15,998,039,053	2,243	6,135,660	24,886	17,255,321,348

(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).....	23,510,961	22,383,476		26,642,419	27,239,659
24.1 Federal Employee 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).....	1,472,303	1,521,896		693,872	2,355,231
25.2 Guaranteed renewable (b).....	1,734,470	1,687,741		1,258,627	1,649,578
25.3 Non-renewable for stated reasons only (b).....	7,057	7,132			(417)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,213,830	3,216,769	0	1,952,499	4,004,392
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	26,724,791	25,600,245	0	28,594,918	31,244,051

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



DIRECT BUSINESS IN AMERICAN SAMOA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	931		521,529		522,460
2. Annuity considerations.....			(226)		(226)
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	931	0	521,303	0	522,234
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....			16,682		16,682
10. Matured endowments.....					0
11. Annuity benefits.....			6,353		6,353
12. Surrender values and withdrawals for life contracts.....			1,210		1,210
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	24,245	0	24,245
DETAILS OF WRITE-INS					
1301. ....					0
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....					1	11,197			1	11,197
17. Incurred during current year.....					1	5,486			1	5,486
Settled during current year:										
18.1 By payment in full.....					2	16,682			2	16,682
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	2	16,682	0	0	2	16,682
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	2	16,682	0	0	2	16,682
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0		0	0	0	1
POLICY EXHIBIT										
20. In force December 31, prior year.....	2	102,298	(a)			170,041,507			2	170,143,805
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(1)	(2,298)				(13,865,258)			(1)	(13,867,556)
23. In force December 31 of current year.....	1	100,000	0	(a)	0	156,176,249	0	0	1	156,276,249

(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).....	35,751	33,221		5,036	5,128
24.1 Federal Employee 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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	35,751	33,221	0	5,036	5,128

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





DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	19,638,511		86,296,700		105,935,211
2. Annuity considerations.....	1,866,494		188,979,412		190,845,906
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			603,375,696		603,375,696
5. Totals (Sum of Lines 1 to 4).....	21,505,005	0	878,651,808	0	900,156,813
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,395,024				1,395,024
6.2 Applied to pay renewal premiums.....	1,300,168				1,300,168
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	8,161,572			183,835	8,345,407
6.4 Other.....	196,626				196,626
6.5 Totals (Sum of Lines 6.1 to 6.4).....	11,053,390	0	0	183,835	11,237,225
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	3				3
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	3	0	0	0	3
8. Grand Totals (Lines 6.5 + 7.4).....	11,053,393	0	0	183,835	11,237,228
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	25,209,266		156,526,100	419,446	182,154,812
10. Matured endowments.....	1,251,434			52,947	1,304,381
11. Annuity benefits.....	17,491,448		88,969,457		106,460,905
12. Surrender values and withdrawals for life contracts.....	128,111,362		385,702,794	131,347	513,945,503
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	362,742	0	841,265	0	1,204,007
14. All other benefits, except accident and health.....					0
15. Totals.....	172,426,252	0	632,039,616	603,740	805,069,608

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	362,742				362,742
1302. ....					0
1303. Group supplemental contracts.....			839,602		839,602
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	1,663	0	1,663
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	362,742	0	841,265	0	1,204,007

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	142	2,329,535			267	13,553,525	45	81,790	454	15,964,851
17. Incurred during current year.....	1,238	26,115,318			5,746	153,075,753	279	549,894	7,263	179,740,965
Settled during current year:										
18.1 By payment in full.....	1,237	26,360,700			5,738	156,526,100	252	472,393	7,227	183,359,193
18.2 By payment on compromised claims.....		100,000							0	100,000
18.3 Totals paid.....	1,237	26,460,700	0	0	5,738	156,526,100	252	472,393	7,227	183,459,193
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,237	26,460,700	0	0	5,738	156,526,100	252	472,393	7,227	183,459,193
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	143	1,984,153	0	0	275	10,103,178	72	159,291	490	12,246,623
POLICY EXHIBIT										
20. In force December 31, prior year.....	41,018	2,834,003,548	(a)		1,510	44,799,595,331	4,441	13,788,393	46,969	47,647,387,272
21. Issued during year.....	24	776,115			780	361,556,101			804	362,332,216
22. Other changes to in force (Net).....	(2,004)	(174,968,847)			(783)	2,825,787,143	(254)	(623,059)	(3,041)	2,650,195,237
23. In force December 31 of current year.....	39,038	2,659,810,816	0	(a)	1,507	47,986,938,575	4,187	13,165,334	44,732	50,659,914,725

(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).....	140,217,995	133,405,582		124,186,081	126,999,975
24.1 Federal Employee 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).....	7,194,933	7,353,865		3,951,028	2,021,923
25.2 Guaranteed renewable (b).....	7,559,924	7,526,378		3,526,211	4,654,764
25.3 Non-renewable for stated reasons only (b).....	57,021	66,903			(1,574)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	14,811,878	14,947,146	0	7,477,239	6,675,113
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	155,029,873	148,352,728	0	131,663,320	133,675,088

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



DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	166,943,746		681,428,553		848,372,299
2. Annuity considerations.....	7,484,401		808,275,890		815,760,291
3. Deposit-type contract funds.....		XXX	16,825,896	XXX	16,825,896
4. Other considerations.....			199,236,623		199,236,623
5. Totals (Sum of Lines 1 to 4).....	174,428,147	0	1,705,766,962	0	1,880,195,109
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	6,591,806				6,591,806
6.2 Applied to pay renewal premiums.....	6,807,503				6,807,503
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	65,343,750			1,654,792	66,998,542
6.4 Other.....	906,150				906,150
6.5 Totals (Sum of Lines 6.1 to 6.4).....	79,649,209	0	0	1,654,792	81,304,001
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	121				121
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	121	0	0	0	121
8. Grand Totals (Lines 6.5 + 7.4).....	79,649,330	0	0	1,654,792	81,304,122
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	141,106,428		746,355,590	1,730,468	889,192,486
10. Matured endowments.....	9,515,590			689,468	10,205,058
11. Annuity benefits.....	48,436,034		502,571,708		551,007,742
12. Surrender values and withdrawals for life contracts.....	350,210,171		288,483,427	468,267	639,161,865
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,664,756	0	7,297,935	0	8,962,691
14. All other benefits, except accident and health.....					0
15. Totals.....	550,932,979	0	1,544,708,660	2,888,203	2,098,529,842

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	1,604,940				1,604,940
1302. Loss of eye or limb benefits.....	59,816				59,816
1303. Group supplemental contracts.....			6,328,253		6,328,253
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	969,682	0	969,682
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	1,664,756	0	7,297,935	0	8,962,691

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	675	29,154,131			1,151	60,447,026	302	626,777	2,128	90,227,934
17. Incurred during current year.....	5,227	141,263,040			21,780	747,046,523	1,681	2,864,969	28,688	891,174,532
Settled during current year:										
18.1 By payment in full.....	5,122	150,614,826			21,814	746,355,590	1,526	2,419,936	28,462	899,390,352
18.2 By payment on compromised claims.....		7,192						0		7,192
18.3 Totals paid.....	5,122	150,622,018	0	0	21,814	746,355,590	1,526	2,419,936	28,462	899,397,544
18.4 Reduction by compromise.....		483,808						0		483,808
18.5 Amount rejected.....	1	300,000			2	711,000		3		1,011,000
18.6 Total settlements.....	5,123	151,405,826	0	0	21,816	747,066,590	1,526	2,419,936	28,465	900,892,352
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	779	19,011,345	0	0	1,115	60,426,959	457	1,071,810	2,351	80,510,114
POLICY EXHIBIT										
20. In force December 31, prior year.....	216,178	25,057,169,455	(7)	(a) (595)	9,668	312,474,143,274	32,309	98,462,130	258,148	337,629,774,264
21. Issued during year.....	117	17,062,014			5,088	4,724,933,949		5,205	5,205	4,741,995,963
22. Other changes to in force (Net).....	(13,042)	(1,240,592,679)		595	(5,293)	206,083,909,328	(1,851)	(4,739,076)	(20,186)	204,838,578,168
23. In force December 31 of current year.....	203,253	23,833,638,790	(7)	(a) 0	9,463	523,282,986,551	30,458	93,723,054	243,167	547,210,348,395

(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).....	746,239,589	711,523,318		617,879,560	631,302,980
24.1 Federal Employee 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).....	19,630,481	20,583,937		12,783,598	(2,031,927)
25.2 Guaranteed renewable (b).....	41,703,721	41,641,089		18,987,709	27,958,763
25.3 Non-renewable for stated reasons only (b).....	7,978	38,237		5,555	7,380
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	61,342,180	62,263,263	0	31,776,862	25,934,216
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	807,581,769	773,786,581	0	649,656,422	657,237,196

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





DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,628,659		6,198,399		8,827,058
2. Annuity considerations.....			43,151		43,151
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	2,628,659	0	6,241,550	0	8,870,209
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,483				1,483
6.2 Applied to pay renewal premiums.....	20,169				20,169
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	110,172				110,172
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	131,824	0	0	0	131,824
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	25				25
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	25	0	0	0	25
8. Grand Totals (Lines 6.5 + 7.4).....	131,849	0	0	0	131,849
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	408,500		1,273,188	21,028	1,702,716
10. Matured endowments.....				1,302	1,302
11. Annuity benefits.....	6,271		11,277,193		11,283,464
12. Surrender values and withdrawals for life contracts.....	774,013		(113,557)	6,419	666,875
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,188,784	0	12,436,824	28,749	13,654,357

DETAILS OF WRITE-INS					
1301. ....					0
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	5	7,340			12	217,055	14	48,127	31	272,522
17. Incurred during current year.....	(3)	407,842			26	1,415,878	1	(5,762)	24	1,817,958
Settled during current year:										
18.1 By payment in full.....		408,500			14	1,273,188	8	22,330	22	1,704,018
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	408,500	0	0	14	1,273,188	8	22,330	22	1,704,018
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	408,500	0	0	14	1,273,188	8	22,330	22	1,704,018
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	6,682	0	0	24	359,745	7	20,035	33	386,462
POLICY EXHIBIT										
20. In force December 31, prior year.....	646	33,012,359	(a)			527,318,486	552	1,951,310	1,198	562,282,156
21. Issued during year.....					6	31,934,961			6	31,934,961
22. Other changes to in force (Net).....	30	(3,561,992)			(6)	536,809,009	(26)	(84,506)	(2)	533,162,511
23. In force December 31 of current year.....	676	29,450,367	0	(a)	0	1,096,062,456	526	1,866,804	1,202	1,127,379,628

(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).....	13,490,915	13,009,762			
24.1 Federal Employee 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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	13,490,915	13,009,762	0	0	0

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



DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	16,499,610		79,299,136		95,798,746
2. Annuity considerations.....	1,604,839		137,117,666		138,722,505
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			63,490,134		63,490,134
5. Totals (Sum of Lines 1 to 4).....	18,104,449	0	279,906,936	0	298,011,385
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,019,583				1,019,583
6.2 Applied to pay renewal premiums.....	1,117,528				1,117,528
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,907,182			235,281	7,142,463
6.4 Other.....	105,078				105,078
6.5 Totals (Sum of Lines 6.1 to 6.4).....	9,149,371	0	0	235,281	9,384,652
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	5				5
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	5	0	0	0	5
8. Grand Totals (Lines 6.5 + 7.4).....	9,149,376	0	0	235,281	9,384,657
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	20,333,228		116,272,015	314,827	136,920,070
10. Matured endowments.....	1,299,483			59,298	1,358,781
11. Annuity benefits.....	9,207,272		61,665,288		70,872,560
12. Surrender values and withdrawals for life contracts.....	83,795,112		49,548,610	103,721	133,447,443
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	239,071	0	683,871	0	922,942
14. All other benefits, except accident and health.....					0
15. Totals.....	114,874,166	0	228,169,784	477,846	343,521,796

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	239,071				239,071
1302. ....					0
1303. Group supplemental contracts.....			657,387		657,387
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	26,484	0	26,484
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	239,071	0	683,871	0	922,942

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	107	3,543,713			146	6,505,433	50	81,394	303	10,130,540
17. Incurred during current year.....	1,043	21,054,680			3,615	116,586,008	223	418,024	4,881	138,058,712
Settled during current year:										
18.1 By payment in full.....	1,030	21,632,711			3,625	116,267,036	214	374,125	4,869	138,273,872
18.2 By payment on compromised claims.....						4,979			0	4,979
18.3 Totals paid.....	1,030	21,632,711	0	0	3,625	116,272,015	214	374,125	4,869	138,278,851
18.4 Reduction by compromise.....						218,021			0	218,021
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,030	21,632,711	0	0	3,625	116,490,036	214	374,125	4,869	138,496,872
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	120	2,965,682	0	0	136	6,601,405	59	125,293	315	9,692,380
POLICY EXHIBIT										
20. In force December 31, prior year.....	37,010	2,708,890,926	(a)		1,936	45,192,545,976	4,896	16,045,716	43,842	47,917,482,618
21. Issued during year.....	19	3,666,485			738	376,973,793			757	380,640,278
22. Other changes to in force (Net).....	(1,684)	(86,779,809)			(687)	6,677,466,379	(232)	(649,365)	(2,603)	6,590,037,205
23. In force December 31 of current year.....	35,345	2,625,777,602	0	(a)	1,987	52,246,986,148	4,664	15,396,351	41,996	54,888,160,101

(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).....	106,208,287	100,182,517		84,356,409	86,187,834
24.1 Federal Employee 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).....	7,647,707	7,752,263		5,422,076	14,862,837
25.2 Guaranteed renewable (b).....	8,504,847	8,509,987		1,848,195	2,681,111
25.3 Non-renewable for stated reasons only (b).....	121,521	123,585		550	(1,868)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	16,274,075	16,385,835	0	7,270,821	17,542,080
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	122,482,362	116,568,352	0	91,627,230	103,729,914

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





DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	54,819,617		79,240,528		134,060,145
2. Annuity considerations.....	2,412,240		75,455,284		77,867,524
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			132,719,905		132,719,905
5. Totals (Sum of Lines 1 to 4).....	57,231,857	0	287,415,717	0	344,647,574
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,200,194				2,200,194
6.2 Applied to pay renewal premiums.....	2,871,739				2,871,739
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	17,642,209			318,230	17,960,439
6.4 Other.....	203,828				203,828
6.5 Totals (Sum of Lines 6.1 to 6.4).....	22,917,970	0	0	318,230	23,236,200
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	37				37
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	37	0	0	0	37
8. Grand Totals (Lines 6.5 + 7.4).....	22,918,007	0	0	318,230	23,236,237
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	32,788,338		98,968,134	694,422	132,450,894
10. Matured endowments.....	4,952,859			140,759	5,093,618
11. Annuity benefits.....	19,086,826		69,575,733		88,662,559
12. Surrender values and withdrawals for life contracts.....	226,486,646		423,089,388	180,688	649,756,722
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	398,231	0	391,137	0	789,368
14. All other benefits, except accident and health.....					0
15. Totals.....	283,712,900	0	592,024,392	1,015,869	876,753,161
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	398,231				398,231
1302. ....					0
1303. Group supplemental contracts.....			391,137		391,137
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	398,231	0	391,137	0	789,368

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	187	1,990,118			140	12,279,530	82	173,529	409	14,443,178
17. Incurred during current year.....	2,341	39,754,650			14,355	101,869,462	453	966,772	17,149	142,590,884
Settled during current year:										
18.1 By payment in full.....	2,296	37,741,197			14,355	98,968,134	418	835,181	17,069	137,544,512
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,296	37,741,197	0	0	14,355	98,968,134	418	835,181	17,069	137,544,512
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,296	37,741,197	0	0	14,355	98,968,134	418	835,181	17,069	137,544,512
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	232	4,003,571	0	0	140	15,180,858	117	305,120	489	19,489,550
POLICY EXHIBIT										
20. In force December 31, prior year.....	80,703	8,504,944,102	(a)		5,403	27,758,316,308	6,705	20,910,407	92,811	36,284,170,817
21. Issued during year.....	13	3,362,600			1,114	1,336,977,123			1,127	1,340,339,723
22. Other changes to in force (Net).....	(5,253)	(792,170,995)			(858)	9,234,705,182	(497)	(1,401,537)	(6,608)	8,441,132,650
23. In force December 31 of current year.....	75,463	7,716,135,707	0	(a)	5,659	38,329,998,613	6,208	19,508,870	87,330	46,065,643,190

(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).....	90,101,498	87,968,587		88,815,217	90,737,330
24.1 Federal Employee 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).....	7,657,504	7,754,233		3,133,432	3,677,751
25.2 Guaranteed renewable (b).....	15,458,458	15,445,096		6,371,679	13,761,133
25.3 Non-renewable for stated reasons only (b).....	170,547	200,860			(11,330)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	23,286,509	23,400,189	0	9,505,111	17,427,554
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	113,388,007	111,368,776	0	98,320,328	108,164,884

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



DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,838,339		21,564,603		25,402,942
2. Annuity considerations.....	54,447		6,057,304		6,111,751
3. Deposit-type contract funds.....		XXX	900,616,568	XXX	900,616,568
4. Other considerations.....			277,119,686		277,119,686
5. Totals (Sum of Lines 1 to 4).....	3,892,786	0	1,205,358,161	0	1,209,250,947
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	165,138				165,138
6.2 Applied to pay renewal premiums.....	118,335				118,335
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,742,064			123,357	1,865,421
6.4 Other.....	14,380				14,380
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,039,917	0	0	123,357	2,163,274
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,039,917	0	0	123,357	2,163,274
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	4,169,524		76,265,133	89,811	80,524,468
10. Matured endowments.....	260,572			49,754	310,326
11. Annuity benefits.....	978,115		9,727,002		10,705,117
12. Surrender values and withdrawals for life contracts.....	5,329,064		205,684,886	9,196	211,023,146
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	9,507	0	38,598	0	48,105
14. All other benefits, except accident and health.....					0
15. Totals.....	10,746,782	0	291,715,619	148,761	302,611,162

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	9,507				9,507
1302. ....					0
1303. Group supplemental contracts.....			38,598		38,598
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	9,507	0	38,598	0	48,105

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	23	331,202			24	1,269,513	15	23,679	62	1,624,395
17. Incurred during current year.....	191	4,547,891			2,221	77,640,974	86	141,500	2,498	82,330,365
Settled during current year:										
18.1 By payment in full.....	186	4,430,097			2,217	76,265,133	89	139,565	2,482	80,834,795
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	186	4,430,097	0	0	2,217	76,265,133	89	139,565	2,482	80,834,795
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	186	4,430,097	0	0	2,217	76,265,133	89	139,565	2,482	80,834,795
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	28	448,996	0	0	28	2,645,354	12	25,614	88	3,119,965
POLICY EXHIBIT										
20. In force December 31, prior year.....	6,676	487,132,566	(a)		896	71,526,051,123	1,680	4,712,439	9,252	72,017,896,127
21. Issued during year.....	1	10,000			448	185,711,404			449	185,721,404
22. Other changes to in force (Net).....	(471)	(23,834,670)			(382)	(7,744,625,401)	(80)	(204,030)	(933)	(7,768,664,101)
23. In force December 31 of current year.....	6,206	463,307,896	0	(a)	962	63,967,137,126	1,600	4,508,409	8,768	64,434,953,430

(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).....	66,215,690	63,075,684		19,581,987	20,026,176
24.1 Federal Employee 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).....	1,375,555	1,391,316		34,733	4,450,986
25.2 Guaranteed renewable (b).....	1,737,156	1,732,829		904,023	1,856,071
25.3 Non-renewable for stated reasons only (b).....	15,754	16,113			(1,260)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,128,475	3,140,258	0	938,756	6,305,797
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	69,344,165	66,215,942	0	20,520,743	26,331,973

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





DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,352,573		46,157,745		55,510,318
2. Annuity considerations.....	1,136,163		29,287,365		30,423,528
3. Deposit-type contract funds.....		XXX	41,754,553,066	XXX	41,754,553,066
4. Other considerations.....			146,573,356		146,573,356
5. Totals (Sum of Lines 1 to 4).....	10,488,736	0	41,976,571,532	0	41,987,060,268
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	543,654				543,654
6.2 Applied to pay renewal premiums.....	509,006				509,006
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,087,495			97,308	4,184,803
6.4 Other.....	92,997				92,997
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,233,152	0	0	97,308	5,330,460
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	3				3
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	3	0	0	0	3
8. Grand Totals (Lines 6.5 + 7.4).....	5,233,155	0	0	97,308	5,330,463
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	10,716,067		34,324,991	192,425	45,233,483
10. Matured endowments.....	688,753			27,493	716,246
11. Annuity benefits.....	5,194,801		17,983,604		23,178,405
12. Surrender values and withdrawals for life contracts.....	37,116,637		419,231,320	39,365	456,387,322
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	115,196	0	80,981	0	196,177
14. All other benefits, except accident and health.....					0
15. Totals.....	53,831,454	0	471,620,896	259,283	525,711,633
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	115,196				115,196
1302. ....					0
1303. Group supplemental contracts.....			80,981		80,981
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	115,196	0	80,981	0	196,177

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	57	1,181,755			46	1,800,250	15	24,394	118	3,006,399
17. Incurred during current year.....	575	11,243,540			1,127	34,939,266	113	241,193	1,815	46,423,999
Settled during current year:										
18.1 By payment in full.....	575	11,404,821			1,129	34,324,991	108	219,917	1,812	45,949,729
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	575	11,404,821	0	0	1,129	34,324,991	108	219,917	1,812	45,949,729
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	575	11,404,821	0	0	1,129	34,324,991	108	219,917	1,812	45,949,729
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	57	1,020,474	0	0	44	2,414,525	20	45,670	121	3,480,669
POLICY EXHIBIT										
20. In force December 31, prior year.....	18,699	1,297,107,543	(a)		397	10,001,706,169	2,088	6,316,628	21,184	11,305,130,340
21. Issued during year.....	5	180,000			171	50,538,505			176	50,718,505
22. Other changes to in force (Net).....	(820)	(31,450,413)			(197)	1,789,777,780	(97)	(273,577)	(1,114)	1,758,053,790
23. In force December 31 of current year.....	17,884	1,265,837,130	0	(a)	371	11,842,022,454	1,991	6,043,051	20,246	13,113,902,635

(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).....	39,960,216	37,483,820		28,271,841	28,895,974
24.1 Federal Employee 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).....	1,335,904	1,364,913		482,005	4,994,887
25.2 Guaranteed renewable (b).....	1,710,225	1,703,603		986,245	2,349,852
25.3 Non-renewable for stated reasons only (b).....	9,195	12,606		5,228	5,361
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,055,324	3,081,122	0	1,473,478	7,350,100
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	43,015,540	40,564,942	0	29,745,319	36,246,074

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



DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	132,325,733		283,071,251		415,396,984
2. Annuity considerations.....	11,128,336		579,192,621		590,320,957
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			19,142,890		19,142,890
5. Totals (Sum of Lines 1 to 4).....	143,454,069	0	881,406,762	0	1,024,860,831
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	7,281,042				7,281,042
6.2 Applied to pay renewal premiums.....	7,568,089				7,568,089
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	46,892,151			807,550	47,699,701
6.4 Other.....	1,158,026				1,158,026
6.5 Totals (Sum of Lines 6.1 to 6.4).....	62,899,308	0	0	807,550	63,706,858
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	182				182
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	182	0	0	0	182
8. Grand Totals (Lines 6.5 + 7.4).....	62,899,490	0	0	807,550	63,707,040
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	150,300,605		549,510,914	1,742,636	701,554,155
10. Matured endowments.....	6,828,022			353,925	7,181,947
11. Annuity benefits.....	76,237,868		341,004,668		417,242,536
12. Surrender values and withdrawals for life contracts.....	553,291,651		104,784,499	590,525	658,666,675
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	2,390,915	0	3,741,856	0	6,132,771
14. All other benefits, except accident and health.....					0
15. Totals.....	789,049,061	0	999,041,937	2,687,086	1,790,778,084

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	2,388,623				2,388,623
1302. Loss of eye or limb benefits.....	2,292				2,292
1303. Group supplemental contracts.....			3,735,061		3,735,061
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	6,795	0	6,795
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	2,390,915	0	3,741,856	0	6,132,771

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	671	14,418,723			873	31,831,802	224	446,973	1,768	46,697,497
17. Incurred during current year.....	6,343	159,099,794			18,638	547,408,990	1,104	2,300,716	26,085	708,809,500
Settled during current year:										
18.1 By payment in full.....	6,283	157,128,478			18,714	549,505,914	1,066	2,096,561	26,063	708,730,953
18.2 By payment on compromised claims.....		148				5,000			0	5,148
18.3 Totals paid.....	6,283	157,128,626	0	0	18,714	549,510,914	1,066	2,096,561	26,063	708,736,101
18.4 Reduction by compromise.....		24,852				116,000			0	140,852
18.5 Amount rejected.....					1	140,000			1	140,000
18.6 Total settlements.....	6,283	157,153,478	0	0	18,715	549,766,914	1,066	2,096,561	26,064	709,016,953
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	731	16,365,039	0	0	796	29,473,878	262	651,128	1,789	46,490,044
POLICY EXHIBIT										
20. In force December 31, prior year.....	216,815	17,939,530,278	(1)	(1,623)	4,169	124,674,861,065	18,314	57,546,107	239,297	142,671,935,828
21. Issued during year.....	82	10,370,454			1,769	729,582,915			1,851	739,953,369
22. Other changes to in force (Net).....	(10,846)	(704,807,658)		1,623	(1,829)	11,882,326,248	(1,098)	(3,080,270)	(13,773)	11,174,439,943
23. In force December 31 of current year.....	206,051	17,245,093,074	(1)	(a)	4,109	137,286,770,228	17,216	54,465,837	227,375	154,586,329,140

(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).....	432,061,461	409,287,061		387,047,990	395,166,069
24.1 Federal Employee 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).....	38,102,153	38,450,819		23,751,799	29,142,961
25.2 Guaranteed renewable (b).....	21,655,909	21,484,914		10,366,147	13,047,145
25.3 Non-renewable for stated reasons only (b).....	148,620	165,019		1,041	339
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	59,906,682	60,100,752	0	34,118,987	42,190,445
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	491,968,143	469,387,813	0	421,166,977	437,356,514

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





DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	45,219,967		232,003,307		277,223,274
2. Annuity considerations.....	2,187,036		208,600,386		210,787,422
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,324,480,146		1,324,480,146
5. Totals (Sum of Lines 1 to 4).....	47,407,003	0	1,765,083,839	0	1,812,490,842
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,163,712				2,163,712
6.2 Applied to pay renewal premiums.....	1,759,109				1,759,109
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	19,357,963			496,227	19,854,190
6.4 Other.....	326,746				326,746
6.5 Totals (Sum of Lines 6.1 to 6.4).....	23,607,530	0	0	496,227	24,103,757
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	1				1
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1	0	0	0	1
8. Grand Totals (Lines 6.5 + 7.4).....	23,607,531	0	0	496,227	24,103,758
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	41,941,557		359,932,810	855,940	402,730,307
10. Matured endowments.....	2,779,992			164,599	2,944,591
11. Annuity benefits.....	11,754,743		107,329,941		119,084,684
12. Surrender values and withdrawals for life contracts.....	92,224,849		820,889,082	148,537	913,262,468
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	499,499	0	432,351	0	931,850
14. All other benefits, except accident and health.....					0
15. Totals.....	149,200,640	0	1,288,584,184	1,169,076	1,438,953,900
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	499,499				499,499
1302. ....					0
1303. Group supplemental contracts.....			425,341		425,341
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	7,010	0	7,010
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	499,499	0	432,351	0	931,850

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	262	6,190,544			531	23,296,298	125	159,554	918	29,646,396
17. Incurred during current year.....	2,136	45,613,234			10,539	354,949,711	604	1,211,139	13,279	401,774,084
Settled during current year:										
18.1 By payment in full.....	2,127	44,721,550			10,533	359,932,810	577	1,020,538	13,237	405,674,898
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,127	44,721,550	0	0	10,533	359,932,810	577	1,020,538	13,237	405,674,898
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,127	44,721,550	0	0	10,533	359,932,810	577	1,020,538	13,237	405,674,898
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	271	7,082,228	0	0	537	18,313,199	152	350,155	960	25,745,582
POLICY EXHIBIT										
20. In force December 31, prior year.....	83,355	6,212,603,505	(a)		3,677	115,325,968,294	11,757	32,868,072	98,789	121,571,439,870
21. Issued during year.....	64	6,256,445			1,331	1,646,799,873			1,395	1,653,056,318
22. Other changes to in force (Net).....	(4,106)	(268,767,150)			(1,484)	13,709,038,694	(604)	(1,560,573)	(6,194)	13,438,710,971
23. In force December 31 of current year.....	79,313	5,950,092,800	0	(a)	3,524	130,681,806,861	11,153	31,307,499	93,990	136,663,207,159

(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).....	318,044,394	299,775,776		251,071,269	256,288,141
24.1 Federal Employee 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).....	9,453,866	9,519,258		3,050,037	12,816,665
25.2 Guaranteed renewable (b).....	6,928,047	6,833,326		3,032,285	3,910,125
25.3 Non-renewable for stated reasons only (b).....	102,133	133,164			(5,619)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	16,484,046	16,485,748	0	6,082,322	16,721,171
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	334,528,440	316,261,524	0	257,153,591	273,009,312

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



DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,340,751,474		6,300,030,302		8,640,781,776
2. Annuity considerations.....	127,228,376		7,531,085,665		7,658,314,041
3. Deposit-type contract funds.....		XXX	69,064,356,382	XXX	69,064,356,382
4. Other considerations.....			6,390,111,671		6,390,111,671
5. Totals (Sum of Lines 1 to 4).....	2,467,979,850	0	89,285,584,020	0	91,753,563,870
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	100,984,639			577	100,985,216
6.2 Applied to pay renewal premiums.....	103,613,020				103,613,020
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	869,980,868			26,185,906	896,166,774
6.4 Other.....	11,856,358				11,856,358
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,086,434,885	0	0	26,186,483	1,112,621,368
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	3,622				3,622
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	3,622	0	0	0	3,622
8. Grand Totals (Lines 6.5 + 7.4).....	1,086,438,507	0	0	26,186,483	1,112,624,990
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,385,423,943		8,871,850,841	51,188,633	11,308,463,417
10. Matured endowments.....	124,111,282			8,701,427	132,812,709
11. Annuity benefits.....	877,306,616		4,752,177,269		5,629,483,885
12. Surrender values and withdrawals for life contracts.....	6,614,970,836		17,824,519,971	9,184,884	24,448,675,691
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	29,952,369	0	54,046,927	0	83,999,296
14. All other benefits, except accident and health.....		0			0
15. Totals.....	10,031,765,046	0	31,502,595,008	69,074,944	41,603,434,998

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	29,844,244				29,844,244
1302. Loss of eye or limb benefits.....	108,125				108,125
1303. Group supplemental contracts.....			51,866,958		51,866,958
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	2,179,969	0	2,179,969
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	29,952,369	0	54,046,927	0	83,999,296

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	10,532	251,141,391			13,708	564,431,435	5,569	8,616,870	29,809	825,189,696
17. Incurred during current year.....	116,030	2,532,878,023			310,535	8,843,298,292	31,864	66,229,192	458,429	11,442,405,507
Settled during current year:										
18.1 By payment in full.....	114,743	2,507,979,479			310,986	8,870,856,538	30,642	59,890,056	458,371	11,438,726,073
18.2 By payment on compromised claims.....		1,555,747				994,302			0	2,550,049
18.3 Totals paid.....	114,743	2,509,535,226	0	0	310,986	8,871,850,840	30,642	59,890,056	458,371	11,441,276,122
18.4 Reduction by compromise.....		7,035,253				1,510,524			0	8,545,777
18.5 Amount rejected.....	3	2,320,000			12	3,301,720			15	5,621,720
18.6 Total settlements.....	114,746	2,518,890,479	0	0	310,998	8,876,663,084	30,642	59,890,056	458,386	11,455,443,619
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	11,816	265,128,935	0	0	13,245	531,066,643	6,791	15,956,006	31,852	812,151,584
POLICY EXHIBIT										
20. In force December 31, prior year.....	3,887,418	331,791,765,569	(76)	(15,495)	120,730	2,621,585,517,520	521,413	1,590,094,273	4,529,485	2,954,967,361,867
21. Issued during year.....	1,195	174,780,191			40,826	40,452,803,059			42,121	40,627,583,250
22. Other changes to in force (Net).....	(224,314)	(18,218,491,429)		15,495	(41,864)	735,354,376,621	(30,941)	(81,702,711)	(297,119)	717,054,197,976
23. In force December 31 of current year.....	3,664,299	313,748,054,331	(76)	(a)	119,792	3,397,392,697,200	490,472	1,508,391,562	4,274,487	3,712,649,143,093

(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).....	6,612,683,491	6,275,218,702		5,569,692,811	5,697,306,026
24.1 Federal Employee 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).....	322,490,757	327,614,463		162,444,917	259,919,615
25.2 Guaranteed renewable (b).....	457,966,525	456,038,370		211,405,259	299,021,402
25.3 Non-renewable for stated reasons only (b).....	3,987,911	4,444,595		259,486	228,753
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	784,445,193	788,097,428	0	374,109,662	559,169,770
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	7,397,128,684	7,063,316,130	0	5,943,802,473	6,256,475,796

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





DIRECT BUSINESS IN GUAM DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	76,319		1,410,061		1,486,380
2. Annuity considerations.....	200		253,304		253,504
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	76,519	0	1,663,365	0	1,739,884
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,232				2,232
6.2 Applied to pay renewal premiums.....	1,940				1,940
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	31,476				31,476
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	35,648	0	0	0	35,648
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	35,648	0	0	0	35,648
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....			1,314,012		1,314,012
10. Matured endowments.....	8,279				8,279
11. Annuity benefits.....	557		45,940		46,497
12. Surrender values and withdrawals for life contracts.....	8,779		31,622		40,401
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	328	0	0	0	328
14. All other benefits, except accident and health.....					0
15. Totals.....	17,943	0	1,391,574	0	1,409,517
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	328				328
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	328	0	0	0	328

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....		(1)				(1)			0	(2)
17. Incurred during current year.....	2	8,279			62	1,351,306			64	1,359,585
Settled during current year:										
18.1 By payment in full.....	2	8,279			58	1,314,012			60	1,322,291
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	8,279	0	0	58	1,314,012	0	0	60	1,322,291
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	8,279	0	0	58	1,314,012	0	0	60	1,322,291
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	(1)	0	0	4	37,293	0	0	4	37,292
POLICY EXHIBIT										
20. In force December 31, prior year.....	98	7,653,125	(a)		13	430,298,225			111	437,951,350
21. Issued during year.....					7	19,950,000			7	19,950,000
22. Other changes to in force (Net).....	(4)	(229,004)			(12)	52,292,438			(16)	52,063,434
23. In force December 31 of current year.....	94	7,424,121	0	(a)	8	502,540,663	0	0	102	509,964,784

(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).....	647,663	608,808		662,248	677,608
24.1 Federal Employee 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).....	9,492	10,246			(1,145)
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).....	9,492	10,246	0	0	(1,145)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	657,155	619,054	0	662,248	676,463

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



DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,420,324		13,836,874		18,257,198
2. Annuity considerations.....	150,389		26,338,152		26,488,541
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	4,570,713	0	40,175,026	0	44,745,739
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	477,986				477,986
6.2 Applied to pay renewal premiums.....	269,824				269,824
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,639,075			12,963	2,652,038
6.4 Other.....	21,152				21,152
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,408,037	0	0	12,963	3,421,000
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,408,037	0	0	12,963	3,421,000
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	4,050,725		37,946,284	13,946	42,010,955
10. Matured endowments.....	147,886			4,934	152,820
11. Annuity benefits.....	765,655		13,441,197		14,206,852
12. Surrender values and withdrawals for life contracts.....	12,131,016		12,012,385	830	24,144,231
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	(4,513)	0	7,408	0	2,895
14. All other benefits, except accident and health.....					0
15. Totals.....	17,090,769	0	63,407,274	19,710	80,517,753

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	(4,513)				(4,513)
1302. ....					0
1303. Group supplemental contracts.....			3,803		3,803
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	3,605	0	3,605
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	(4,513)	0	7,408	0	2,895

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	20	488,895			50	1,654,173	2	3,347	72	2,146,415
17. Incurred during current year.....	133	4,748,706			1,371	37,409,233	11	25,267	1,515	42,183,206
Settled during current year:										
18.1 By payment in full.....	129	4,198,610			1,384	37,946,284	10	18,880	1,523	42,163,774
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	129	4,198,610	0	0	1,384	37,946,284	10	18,880	1,523	42,163,774
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	129	4,198,610	0	0	1,384	37,946,284	10	18,880	1,523	42,163,774
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	24	1,038,991	0	0	37	1,117,122	3	9,734	64	2,165,847
POLICY EXHIBIT										
20. In force December 31, prior year.....	7,349	531,009,469	(a)		95	13,294,886,481	311	1,038,110	7,755	13,826,934,060
21. Issued during year.....	4	468,000			131				135	468,000
22. Other changes to in force (Net).....	(303)	(18,853,794)			(139)	1,294,500,276	(12)	(24,619)	(454)	1,275,621,863
23. In force December 31 of current year.....	7,050	512,623,675	0	(a)	87	14,589,386,757	299	1,013,491	7,436	15,103,023,923

(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).....	12,787,880	12,067,150		17,205,694	17,543,192
24.1 Federal Employee 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).....	892,347	922,026		170,393	94,372
25.2 Guaranteed renewable (b).....	3,347,497	3,346,475		1,128,301	2,773,817
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).....	4,239,844	4,268,501	0	1,298,694	2,868,189
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	17,027,704	16,335,651	0	18,504,388	20,411,381

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





DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,136,830		28,547,221		37,684,051
2. Annuity considerations.....	945,955		36,623,482		37,569,437
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			346,854,427		346,854,427
5. Totals (Sum of Lines 1 to 4).....	10,082,785	0	412,025,130	0	422,107,915
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	614,670				614,670
6.2 Applied to pay renewal premiums.....	835,657				835,657
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,187,538			301,924	5,489,462
6.4 Other.....	47,931				47,931
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,685,796	0	0	301,924	6,987,720
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	171				171
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	171	0	0	0	171
8. Grand Totals (Lines 6.5 + 7.4).....	6,685,967	0	0	301,924	6,987,891
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	13,186,941		56,515,002	622,002	70,323,945
10. Matured endowments.....	783,928			74,507	858,435
11. Annuity benefits.....	8,788,076		26,464,978		35,253,054
12. Surrender values and withdrawals for life contracts.....	42,085,337		115,771,333	93,474	157,950,144
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	83,582	0	1,004,645	0	1,088,227
14. All other benefits, except accident and health.....					0
15. Totals.....	64,927,864	0	199,755,958	789,983	265,473,805
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	83,582				83,582
1302. ....					0
1303. Group supplemental contracts.....			1,004,645		1,004,645
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	83,582	0	1,004,645	0	1,088,227

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	62	1,248,142			81	2,919,051	90	127,629	233	4,294,822
17. Incurred during current year.....	888	14,643,829			2,176	55,431,553	381	760,631	3,445	70,836,013
Settled during current year:										
18.1 By payment in full.....	859	13,970,868			2,169	56,515,002	378	696,509	3,406	71,182,379
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	859	13,970,868	0	0	2,169	56,515,002	378	696,509	3,406	71,182,379
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	859	13,970,868	0	0	2,169	56,515,002	378	696,509	3,406	71,182,379
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	91	1,921,103	0	0	88	1,835,602	93	191,751	272	3,948,456
POLICY EXHIBIT										
20. In force December 31, prior year.....	28,350	1,116,379,647	(a)		1,033	12,383,346,977	6,893	19,828,022	36,276	13,519,554,645
21. Issued during year.....	4	111,000			456	212,132,124			460	212,243,124
22. Other changes to in force (Net).....	(1,557)	(56,374,996)			(387)	1,724,121,268	(402)	(1,026,444)	(2,346)	1,666,719,828
23. In force December 31 of current year.....	26,797	1,060,115,651	0	(a)	1,102	14,319,600,369	6,491	18,801,578	34,390	15,398,517,597

(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).....	31,274,580	31,227,835		26,907,543	27,540,367
24.1 Federal Employee 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).....	1,298,064	1,289,847		515,745	716,556
25.2 Guaranteed renewable (b).....	6,732,355	6,711,077		3,123,631	3,698,704
25.3 Non-renewable for stated reasons only (b).....	26,988	27,714			(23)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,057,407	8,028,638	0	3,639,376	4,415,237
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	39,331,987	39,256,473	0	30,546,919	31,955,604

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



DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,006,355		16,282,123		18,288,478
2. Annuity considerations.....	165,003		31,341,143		31,506,146
3. Deposit-type contract funds.....		XXX	2,645,790	XXX	2,645,790
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	2,171,358	0	50,269,056	0	52,440,414
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	182,621				182,621
6.2 Applied to pay renewal premiums.....	136,058				136,058
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,020,890			74,647	1,095,537
6.4 Other.....	10,958				10,958
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,350,527	0	0	74,647	1,425,174
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	3				3
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	3	0	0	0	3
8. Grand Totals (Lines 6.5 + 7.4).....	1,350,530	0	0	74,647	1,425,177
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,524,793		26,771,169	114,696	30,410,658
10. Matured endowments.....	211,260			10,687	221,947
11. Annuity benefits.....	432,497		12,622,052		13,054,549
12. Surrender values and withdrawals for life contracts.....	8,062,331		1,277,155	12,074	9,351,560
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	22,452	0	25,018	0	47,470
14. All other benefits, except accident and health.....					0
15. Totals.....	12,253,333	0	40,695,394	137,457	53,086,184
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	22,452				22,452
1302. ....					0
1303. Group supplemental contracts.....			16,638		16,638
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	8,380	0	8,380
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	22,452	0	25,018	0	47,470

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	23	695,556			50	1,041,526	16	11,999	89	1,749,080
17. Incurred during current year.....	215	4,270,810			1,145	26,735,678	91	178,397	1,451	31,184,885
Settled during current year:										
18.1 By payment in full.....	213	3,736,053			1,149	26,771,169	77	125,382	1,439	30,632,604
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	213	3,736,053	0	0	1,149	26,771,169	77	125,382	1,439	30,632,604
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	213	3,736,053	0	0	1,149	26,771,169	77	125,382	1,439	30,632,604
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	25	1,230,313	0	0	46	1,006,035	30	65,014	101	2,301,361
POLICY EXHIBIT										
20. In force December 31, prior year.....	6,727	302,837,550	(a)		661	8,975,256,110	1,639	5,108,150	9,027	9,283,201,809
21. Issued during year.....	2	30,000			129	56,333,049			131	56,363,049
22. Other changes to in force (Net).....	(311)	(19,515,344)			(130)	33,955,921	(92)	(211,750)	(533)	14,228,827
23. In force December 31 of current year.....	6,418	283,352,206	0	(a)	660	9,065,545,080	1,547	4,896,400	8,625	9,353,793,685

(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).....	16,402,411	15,827,327		17,018,633	17,398,828
24.1 Federal Employee 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).....	735,575	752,744		90,505	(23,466)
25.2 Guaranteed renewable (b).....	1,442,185	1,438,174		127,056	331,911
25.3 Non-renewable for stated reasons only (b).....	10,130	10,129			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,187,890	2,201,047	0	217,561	308,445
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	18,590,301	18,028,374	0	17,236,194	17,707,273

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





DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	84,445,894		305,409,811		389,855,705
2. Annuity considerations.....	4,356,177		207,779,073		212,135,250
3. Deposit-type contract funds.....		XXX	5,126,007	XXX	5,126,007
4. Other considerations.....			213,297,014		213,297,014
5. Totals (Sum of Lines 1 to 4).....	88,802,071	0	731,611,905	0	820,413,976
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,519,749				5,519,749
6.2 Applied to pay renewal premiums.....	5,143,040				5,143,040
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	42,028,415			2,206,500	44,234,915
6.4 Other.....	364,206				364,206
6.5 Totals (Sum of Lines 6.1 to 6.4).....	53,055,410	0	0	2,206,500	55,261,910
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	128				128
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	128	0	0	0	128
8. Grand Totals (Lines 6.5 + 7.4).....	53,055,538	0	0	2,206,500	55,262,038
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	108,494,786		352,826,418	4,129,095	465,450,299
10. Matured endowments.....	6,056,724			659,273	6,715,997
11. Annuity benefits.....	52,263,284		201,377,883		253,641,167
12. Surrender values and withdrawals for life contracts.....	329,782,434		436,078,860	718,353	766,579,647
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	831,659	0	514,033	0	1,345,692
14. All other benefits, except accident and health.....					0
15. Totals.....	497,428,887	0	990,797,194	5,506,721	1,493,732,802

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	831,659				831,659
1302. ....					0
1303. Group supplemental contracts.....			487,195		487,195
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	26,838	0	26,838
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	831,659	0	514,033	0	1,345,692

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	639	11,091,573			545	19,627,625	495	898,682	1,679	31,617,880
17. Incurred during current year.....	7,084	118,888,062			10,805	354,679,416	2,610	5,178,257	20,499	478,745,735
Settled during current year:										
18.1 By payment in full.....	6,960	114,551,510			10,828	352,818,918	2,568	4,788,368	20,356	472,158,796
18.2 By payment on compromised claims.....						7,500			0	7,500
18.3 Totals paid.....	6,960	114,551,510	0	0	10,828	352,826,418	2,568	4,788,368	20,356	472,166,296
18.4 Reduction by compromise.....						92,500			0	92,500
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6,960	114,551,510	0	0	10,828	352,918,918	2,568	4,788,368	20,356	472,258,796
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	763	15,428,125	0	0	522	21,388,123	537	1,288,571	1,822	38,104,819
POLICY EXHIBIT										
20. In force December 31, prior year.....	237,975	12,703,293,020	(9)	(9,762)	6,216	112,147,139,229	47,728	151,268,559	291,910	125,001,891,046
21. Issued during year.....	80	5,658,377			2,487	4,301,285,470			2,567	4,306,943,847
22. Other changes to in force (Net).....	(13,624)	(617,735,788)		9,762	(2,525)	15,262,584,949	(2,702)	(7,297,124)	(18,851)	14,637,561,799
23. In force December 31 of current year.....	224,431	12,091,215,609	(9)	(a) 0	6,178	131,711,009,648	45,026	143,971,435	275,626	143,946,196,692

(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).....	360,039,824	339,270,936		258,895,593	264,596,771
24.1 Federal Employee 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).....	13,984,850	14,319,702		6,563,659	11,663,143
25.2 Guaranteed renewable (b).....	21,508,611	21,385,221		9,805,839	12,148,236
25.3 Non-renewable for stated reasons only (b).....	191,657	216,148			(142)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	35,685,118	35,921,071	0	16,369,498	23,811,237
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	395,724,942	375,192,007	0	275,265,091	288,408,008

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



DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	18,719,748		140,196,413		158,916,161
2. Annuity considerations.....	867,976		178,698,444		179,566,420
3. Deposit-type contract funds.....		XXX	321,174	XXX	321,174
4. Other considerations.....			46,611,961		46,611,961
5. Totals (Sum of Lines 1 to 4).....	19,587,724	0	365,827,992	0	385,415,716
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,302,334				1,302,334
6.2 Applied to pay renewal premiums.....	1,251,347				1,251,347
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	9,305,818			624,294	9,930,112
6.4 Other.....	74,407				74,407
6.5 Totals (Sum of Lines 6.1 to 6.4).....	11,933,906	0	0	624,294	12,558,200
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	20				20
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	20	0	0	0	20
8. Grand Totals (Lines 6.5 + 7.4).....	11,933,926	0	0	624,294	12,558,220
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	22,500,741		183,447,348	884,748	206,832,837
10. Matured endowments.....	1,514,151			188,090	1,702,241
11. Annuity benefits.....	12,323,953		57,960,144		70,284,097
12. Surrender values and withdrawals for life contracts.....	75,512,807		124,258,284	245,725	200,016,816
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	164,944	0	1,423,377	0	1,588,321
14. All other benefits, except accident and health.....					0
15. Totals.....	112,016,596	0	367,089,153	1,318,563	480,424,312
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	164,944				164,944
1302. ....					0
1303. Group supplemental contracts.....			1,396,598		1,396,598
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	26,779	0	26,779
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	164,944	0	1,423,377	0	1,588,321

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	167	2,575,994			457	9,190,393	144	226,984	768	11,993,371
17. Incurred during current year.....	1,750	23,865,251			8,300	185,463,310	633	1,209,144	10,683	210,537,705
Settled during current year:										
18.1 By payment in full.....	1,733	24,014,892			8,349	183,414,848	604	1,072,837	10,686	208,502,577
18.2 By payment on compromised claims.....						32,500			0	32,500
18.3 Totals paid.....	1,733	24,014,892	0	0	8,349	183,447,348	604	1,072,837	10,686	208,535,077
18.4 Reduction by compromise.....						90,500			0	90,500
18.5 Amount rejected.....					1	100,000			1	100,000
18.6 Total settlements.....	1,733	24,014,892	0	0	8,350	183,637,848	604	1,072,837	10,687	208,725,577
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	184	2,426,353	0	0	407	11,015,855	173	363,291	764	13,805,499
POLICY EXHIBIT										
20. In force December 31, prior year.....	58,349	2,415,165,149	(a)		1,451	39,951,623,895	12,977	39,299,297	72,777	42,406,088,340
21. Issued during year.....	30	1,103,936			504	491,119,428			534	492,223,364
22. Other changes to in force (Net).....	(3,169)	(117,032,868)			(595)	1,133,866,042	(664)	(1,692,496)	(4,428)	1,015,140,678
23. In force December 31 of current year.....	55,210	2,299,236,217	0	(a)	1,360	41,576,609,365	12,313	37,606,801	68,883	43,913,452,382

(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).....	87,346,527	83,463,239		76,866,071	78,771,461
24.1 Federal Employee 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).....	3,890,545	3,859,714		849,032	7,813,585
25.2 Guaranteed renewable (b).....	6,945,022	6,891,180		3,107,199	4,015,449
25.3 Non-renewable for stated reasons only (b).....	28,098	29,493			(740)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	10,863,665	10,780,387	0	3,956,231	11,828,294
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	98,210,192	94,243,626	0	80,822,302	90,599,755

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





DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	8,320,189		37,618,661		45,938,850
2. Annuity considerations.....	827,510		79,475,095		80,302,605
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	9,147,699	0	117,093,756	0	126,241,455
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	770,161				770,161
6.2 Applied to pay renewal premiums.....	870,904				870,904
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,094,892			253,790	5,348,682
6.4 Other.....	141,006				141,006
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,876,963	0	0	253,790	7,130,753
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	6,876,967	0	0	253,790	7,130,757
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	14,425,587		62,425,357	365,647	77,216,591
10. Matured endowments.....	677,423			71,654	749,077
11. Annuity benefits.....	5,245,930		20,917,289		26,163,219
12. Surrender values and withdrawals for life contracts.....	29,677,991		7,395,963	74,445	37,148,399
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	114,771	0	269,515	0	384,286
14. All other benefits, except accident and health.....					0
15. Totals.....	50,141,702	0	91,008,124	511,746	141,661,572

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	114,559				114,559
1302. Loss of eye or limb benefits.....	212				212
1303. Group supplemental contracts.....			269,515		269,515
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	114,771	0	269,515	0	384,286

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	98	2,559,768			92	1,792,892	58	82,938	248	4,435,598
17. Incurred during current year.....	778	13,543,045			2,509	64,882,596	255	467,456	3,542	78,893,097
Settled during current year:										
18.1 By payment in full.....	800	15,103,009			2,491	62,425,357	262	437,300	3,553	77,965,666
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	800	15,103,009	0	0	2,491	62,425,357	262	437,300	3,553	77,965,666
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	800	15,103,009	0	0	2,491	62,425,357	262	437,300	3,553	77,965,666
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	76	999,804	0	0	110	4,250,131	51	113,094	237	5,363,029
POLICY EXHIBIT										
20. In force December 31, prior year.....	25,955	1,130,085,793	(a)		876	20,303,041,359	5,318	16,224,235	32,149	21,449,351,386
21. Issued during year.....	9	950,391			266	228,847,853			275	229,798,244
22. Other changes to in force (Net).....	(1,407)	(43,273,840)			(296)	(1,393,064,550)	(281)	(752,333)	(1,984)	(1,437,090,723)
23. In force December 31 of current year.....	24,557	1,087,762,344	0	(a)	846	19,138,824,662	5,037	15,471,902	30,440	20,242,058,907

(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).....	35,582,514	34,359,770		32,152,386	32,989,161
24.1 Federal Employee 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).....	2,654,246	2,672,346		680,735	(797,423)
25.2 Guaranteed renewable (b).....	4,745,647	4,726,023		2,358,357	4,903,756
25.3 Non-renewable for stated reasons only (b).....	28,120	25,829			(1,254)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	7,428,013	7,424,198	0	3,039,092	4,105,079
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	43,010,527	41,783,968	0	35,191,478	37,094,240

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



DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	13,381,699		71,068,748		84,450,447
2. Annuity considerations.....	831,423		49,887,708		50,719,131
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			194,735,424		194,735,424
5. Totals (Sum of Lines 1 to 4).....	14,213,122	0	315,691,880	0	329,905,002
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	743,987				743,987
6.2 Applied to pay renewal premiums.....	750,885				750,885
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,499,447			331,599	6,831,046
6.4 Other.....	59,708				59,708
6.5 Totals (Sum of Lines 6.1 to 6.4).....	8,054,027	0	0	331,599	8,385,626
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	14				14
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	14	0	0	0	14
8. Grand Totals (Lines 6.5 + 7.4).....	8,054,041	0	0	331,599	8,385,640
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	18,754,847		114,250,061	487,119	133,492,027
10. Matured endowments.....	1,061,316			77,173	1,138,489
11. Annuity benefits.....	5,670,911		42,034,911		47,705,822
12. Surrender values and withdrawals for life contracts.....	42,248,689		206,737,882	149,713	249,136,284
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	286,052	0	193,623	0	479,675
14. All other benefits, except accident and health.....					0
15. Totals.....	68,021,815	0	363,216,477	714,005	431,952,297

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	286,052				286,052
1302. ....					0
1303. Group supplemental contracts.....			151,012		151,012
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	42,611	0	42,611
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	286,052	0	193,623	0	479,675

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	109	3,031,214			195	4,676,762	78	105,949	382	7,813,925
17. Incurred during current year.....	1,116	18,826,764			4,504	116,855,983	352	654,960	5,972	136,337,707
Settled during current year:										
18.1 By payment in full.....	1,077	19,816,164			4,504	114,200,061	342	564,291	5,923	134,580,516
18.2 By payment on compromised claims.....						50,000			0	50,000
18.3 Totals paid.....	1,077	19,816,164	0	0	4,504	114,250,061	342	564,291	5,923	134,630,516
18.4 Reduction by compromise.....						242,000			0	242,000
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,077	19,816,164	0	0	4,504	114,492,061	342	564,291	5,923	134,872,516
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	148	2,041,814	0	0	195	7,040,684	88	196,618	431	9,279,116
POLICY EXHIBIT										
20. In force December 31, prior year.....	34,752	1,735,323,325	(a)		781	29,081,976,682	7,269	20,746,821	42,802	30,838,046,828
21. Issued during year.....	27	392,000			272	423,681,166			299	424,073,166
22. Other changes to in force (Net).....	(1,987)	(93,434,664)			(249)	22,087,039,253	(381)	(937,694)	(2,617)	21,992,666,895
23. In force December 31 of current year.....	32,792	1,642,280,661	0	(a)	804	51,592,697,101	6,888	19,809,127	40,484	53,254,786,889

(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).....	52,761,957	49,723,483		49,089,574	50,341,694
24.1 Federal Employee 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).....	2,186,632	2,184,364		915,837	528,356
25.2 Guaranteed renewable (b).....	3,595,678	3,531,423		2,298,589	2,416,373
25.3 Non-renewable for stated reasons only (b).....	15,367	17,383		1,261	(11)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	5,797,677	5,733,170	0	3,215,687	2,944,718
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	58,559,634	55,456,653	0	52,305,261	53,286,412

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





DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	24,006,436		103,153,412		127,159,848
2. Annuity considerations.....	2,512,808		42,589,477		45,102,285
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			194,985		194,985
5. Totals (Sum of Lines 1 to 4).....	26,519,244	0	145,937,874	0	172,457,118
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	933,695			105	933,800
6.2 Applied to pay renewal premiums.....	898,812				898,812
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	9,652,721			299,019	9,951,740
6.4 Other.....	161,024				161,024
6.5 Totals (Sum of Lines 6.1 to 6.4).....	11,646,252	0	0	299,124	11,945,376
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	10				10
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	10	0	0	0	10
8. Grand Totals (Lines 6.5 + 7.4).....	11,646,262	0	0	299,124	11,945,386
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	25,512,038		139,636,488	509,632	165,658,158
10. Matured endowments.....	1,122,276			58,286	1,180,562
11. Annuity benefits.....	14,848,333		53,526,214		68,374,547
12. Surrender values and withdrawals for life contracts.....	94,318,428		15,030,503	69,890	109,418,821
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	480,048	0	1,182,295	0	1,662,343
14. All other benefits, except accident and health.....					0
15. Totals.....	136,281,123	0	209,375,500	637,808	346,294,431

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	479,108				479,108
1302. Loss of eye or limb benefits.....	940				940
1303. Group supplemental contracts.....			1,168,918		1,168,918
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	13,377	0	13,377
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	480,048	0	1,182,295	0	1,662,343

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	104	4,436,937			201	11,797,562	67	93,817	372	16,328,317
17. Incurred during current year.....	891	26,056,254			4,016	136,963,993	302	641,526	5,209	163,661,773
Settled during current year:										
18.1 By payment in full.....	874	26,634,314			4,001	139,636,488	301	567,918	5,176	166,838,720
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	874	26,634,314	0	0	4,001	139,636,488	301	567,918	5,176	166,838,720
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....					2	680,000			2	680,000
18.6 Total settlements.....	874	26,634,314	0	0	4,003	140,316,488	301	567,918	5,178	167,518,720
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	121	3,858,877	0	0	214	8,445,067	68	167,425	403	12,471,370
POLICY EXHIBIT										
20. In force December 31, prior year.....	40,963	3,430,503,597	(a)		2,872	33,990,855,110	6,041	17,384,674	49,876	37,438,743,381
21. Issued during year.....	27	895,490			620	629,405,905			647	630,301,395
22. Other changes to in force (Net).....	(2,231)	(209,708,265)			(638)	2,646,395,808	(313)	(851,487)	(3,182)	2,435,836,056
23. In force December 31 of current year.....	38,759	3,221,690,822	0	(a)	2,854	37,266,656,823	5,728	16,533,187	47,341	40,504,880,832

(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).....	83,157,526	79,195,547		71,260,563	73,012,069
24.1 Federal Employee 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).....	4,898,842	4,898,782		1,901,797	5,226,661
25.2 Guaranteed renewable (b).....	4,286,656	4,231,679		3,013,638	5,036,752
25.3 Non-renewable for stated reasons only (b).....	91,705	92,156		5,104	5,939
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	9,277,203	9,222,617	0	4,920,539	10,269,352
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	92,434,729	88,418,164	0	76,181,102	83,281,421

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



DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	77,937,992		147,797,329		225,735,321
2. Annuity considerations.....	5,075,682		157,382,802		162,458,484
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			471,364,688		471,364,688
5. Totals (Sum of Lines 1 to 4).....	83,013,674	0	776,544,819	0	859,558,493
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,296,841				5,296,841
6.2 Applied to pay renewal premiums.....	5,884,747				5,884,747
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	37,209,817			1,110,672	38,320,489
6.4 Other.....	696,137				696,137
6.5 Totals (Sum of Lines 6.1 to 6.4).....	49,087,542	0	0	1,110,672	50,198,214
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	266				266
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	266	0	0	0	266
8. Grand Totals (Lines 6.5 + 7.4).....	49,087,808	0	0	1,110,672	50,198,480
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	84,174,953		164,156,332	1,855,708	250,186,993
10. Matured endowments.....	5,958,364			310,613	6,268,977
11. Annuity benefits.....	30,280,962		219,481,555		249,762,517
12. Surrender values and withdrawals for life contracts.....	247,610,025		804,909,465	320,207	1,052,839,697
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,223,286	0	710,864	0	1,934,150
14. All other benefits, except accident and health.....					0
15. Totals.....	369,247,590	0	1,189,258,216	2,486,528	1,560,992,334
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	1,223,286				1,223,286
1302. ....					0
1303. Group supplemental contracts.....			689,835		689,835
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	21,029	0	21,029
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	1,223,286	0	710,864	0	1,934,150

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	512	10,078,179			270	13,541,448	181	353,954	963	23,973,580
17. Incurred during current year.....	4,877	90,981,453			4,914	158,933,058	1,261	2,469,143	11,052	252,383,654
Settled during current year:										
18.1 By payment in full.....	4,817	90,133,317			4,978	164,041,332	1,168	2,166,322	10,963	256,340,971
18.2 By payment on compromised claims.....						115,000			0	115,000
18.3 Totals paid.....	4,817	90,133,317	0	0	4,978	164,156,332	1,168	2,166,322	10,963	256,455,971
18.4 Reduction by compromise.....						75,000			0	75,000
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4,817	90,133,317	0	0	4,978	164,231,332	1,168	2,166,322	10,963	256,530,971
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	572	10,926,315	0	0	206	8,243,174	274	656,775	1,052	19,826,263
POLICY EXHIBIT										
20. In force December 31, prior year.....	146,619	10,935,809,891	(a)		3,242	61,934,253,480	19,863	59,725,863	169,724	72,929,789,234
21. Issued during year.....	45	10,780,392			1,183	1,647,765,006			1,228	1,658,545,398
22. Other changes to in force (Net).....	(8,894)	(544,448,411)			(882)	15,563,570,367	(1,285)	(3,316,040)	(11,061)	15,015,805,916
23. In force December 31 of current year.....	137,770	10,402,141,872	0	(a)	3,543	79,145,588,853	18,578	56,409,823	159,891	89,604,140,548

(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).....	192,426,500	187,199,827		146,589,206	149,400,615
24.1 Federal Employee 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).....	11,165,257	11,062,194		3,666,578	9,587,891
25.2 Guaranteed renewable (b).....	22,169,402	22,164,376		11,525,424	15,130,582
25.3 Non-renewable for stated reasons only (b).....	148,747	200,201			(9,588)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	33,483,406	33,426,771	0	15,192,002	24,708,885
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	225,909,906	220,626,598	0	161,781,208	174,109,500

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





DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	41,774,685		107,003,602		148,778,287
2. Annuity considerations.....	2,727,209		138,699,012		141,426,221
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			16,874,760		16,874,760
5. Totals (Sum of Lines 1 to 4).....	44,501,894	0	262,577,374	0	307,079,268
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,189,917				2,189,917
6.2 Applied to pay renewal premiums.....	2,404,040				2,404,040
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	17,946,263			701,516	18,647,779
6.4 Other.....	263,397				263,397
6.5 Totals (Sum of Lines 6.1 to 6.4).....	22,803,617	0	0	701,516	23,505,133
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	440				440
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	440	0	0	0	440
8. Grand Totals (Lines 6.5 + 7.4).....	22,804,057	0	0	701,516	23,505,573
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	42,430,025		368,831,726	1,124,493	412,386,244
10. Matured endowments.....	3,392,266			147,584	3,539,850
11. Annuity benefits.....	18,473,912		66,362,704		84,836,616
12. Surrender values and withdrawals for life contracts.....	129,477,407		2,559,483,304	239,939	2,689,200,650
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	310,643	0	829,353	0	1,139,996
14. All other benefits, except accident and health.....					0
15. Totals.....	194,084,253	0	2,995,507,087	1,512,016	3,191,103,356

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	310,643				310,643
1302. ....					0
1303. Group supplemental contracts.....			829,353		829,353
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	310,643	0	829,353	0	1,139,996

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	232	3,645,353			193	6,939,684	125	237,757	550	10,822,773
17. Incurred during current year.....	2,807	46,296,554			9,575	369,359,557	670	1,474,008	13,052	417,130,119
Settled during current year:										
18.1 By payment in full.....	2,738	45,822,291			9,562	368,831,726	631	1,272,076	12,931	415,926,093
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,738	45,822,291	0	0	9,562	368,831,726	631	1,272,076	12,931	415,926,093
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,738	45,822,291	0	0	9,562	368,831,726	631	1,272,076	12,931	415,926,093
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	301	4,119,616	0	0	206	7,467,495	164	439,689	671	12,026,799
POLICY EXHIBIT										
20. In force December 31, prior year.....	90,041	5,706,071,775	(2)	(a)	1,542	76,456,598,571	13,546	42,816,429	105,127	82,205,486,760
21. Issued during year.....	22	3,772,622			868	393,780,480			890	397,553,102
22. Other changes to in force (Net).....	(5,160)	(277,942,613)			(830)	11,671,591,058	(720)	(2,057,996)	(6,710)	11,391,590,464
23. In force December 31 of current year.....	84,903	5,431,901,784	(2)	(a)	1,580	88,521,970,109	12,826	40,758,433	99,307	93,994,630,326

(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).....	115,252,815	110,261,469		126,444,489	129,090,275
24.1 Federal Employee 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).....	6,317,233	6,505,014		2,253,319	4,582,761
25.2 Guaranteed renewable (b).....	11,624,135	11,662,448		5,626,784	5,692,079
25.3 Non-renewable for stated reasons only (b).....	91,953	101,795		101,524	128,921
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	18,033,321	18,269,257	0	7,981,627	10,403,761
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	133,286,136	128,530,726	0	134,426,116	139,494,036

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



\* 6 5 9 7 8 2 0 1 8 4 3 0 2 0 1 0 0 \*

DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	11,180,264		11,582,498		22,762,762
2. Annuity considerations.....	1,184,533		28,057,726		29,242,259
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	12,364,797	0	39,640,224	0	52,005,021
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	977,108				977,108
6.2 Applied to pay renewal premiums.....	847,313				847,313
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,794,383			122,224	5,916,607
6.4 Other.....	68,084				68,084
6.5 Totals (Sum of Lines 6.1 to 6.4).....	7,686,888	0	0	122,224	7,809,112
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	16				16
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	16	0	0	0	16
8. Grand Totals (Lines 6.5 + 7.4).....	7,686,904	0	0	122,224	7,809,128
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	13,410,104		27,054,535	281,598	40,746,237
10. Matured endowments.....	1,699,985			52,414	1,752,399
11. Annuity benefits.....	8,315,435		15,563,008		23,878,443
12. Surrender values and withdrawals for life contracts.....	39,591,842		16,582,269	54,707	56,228,818
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	215,245	0	348,736	0	563,981
14. All other benefits, except accident and health.....					0
15. Totals.....	63,232,611	0	59,548,548	388,719	123,169,878

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	215,245				215,245
1302. ....					0
1303. Group supplemental contracts.....			348,736		348,736
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	215,245	0	348,736	0	563,981

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	112	1,830,296			35	1,187,024	20	20,772	167	3,038,091
17. Incurred during current year.....	1,050	14,576,862			1,067	26,313,895	179	394,181	2,296	41,284,938
Settled during current year:										
18.1 By payment in full.....	1,056	15,110,089			1,063	27,054,535	169	334,013	2,288	42,498,637
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,056	15,110,089	0	0	1,063	27,054,535	169	334,013	2,288	42,498,637
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,056	15,110,089	0	0	1,063	27,054,535	169	334,013	2,288	42,498,637
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	106	1,297,069	0	0	39	446,384	30	80,940	175	1,824,392
POLICY EXHIBIT										
20. In force December 31, prior year.....	30,921	1,397,153,743	(a)		209	5,980,316,947	2,887	8,111,136	34,017	7,385,581,826
21. Issued during year.....	4	40,000			88	66,644,234			92	66,684,234
22. Other changes to in force (Net).....	(1,788)	(71,816,448)			(80)	1,651,408,538	(200)	(511,962)	(2,068)	1,579,080,128
23. In force December 31 of current year.....	29,137	1,325,377,295	0	(a)	217	7,698,369,719	2,687	7,599,174	32,041	9,031,346,188

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	15,630,505	15,303,127		16,230,260	16,615,295
24.1 Federal Employee 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).....	1,199,717	1,294,651		1,472,484	(431,275)
25.2 Guaranteed renewable (b).....	3,129,983	3,105,768		1,419,199	2,851,019
25.3 Non-renewable for stated reasons only (b).....	10,840	10,808		50,063	66,517
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,340,520	4,411,227	0	2,941,746	2,486,261
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	19,971,025	19,714,354	0	19,172,006	19,101,556

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





DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	34,391,941		457,270,218		491,662,159
2. Annuity considerations.....	2,444,034		96,938,631		99,382,665
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			5,033,918		5,033,918
5. Totals (Sum of Lines 1 to 4).....	36,835,975	0	559,242,767	0	596,078,742
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,759,345				2,759,345
6.2 Applied to pay renewal premiums.....	2,339,318				2,339,318
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	17,978,179			1,437,248	19,415,427
6.4 Other.....	247,498				247,498
6.5 Totals (Sum of Lines 6.1 to 6.4).....	23,324,340	0	0	1,437,248	24,761,588
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	150				150
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	150	0	0	0	150
8. Grand Totals (Lines 6.5 + 7.4).....	23,324,490	0	0	1,437,248	24,761,738
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	49,999,549		483,434,446	2,443,257	535,877,252
10. Matured endowments.....	3,668,008			370,466	4,038,474
11. Annuity benefits.....	26,015,188		186,646,065		212,661,253
12. Surrender values and withdrawals for life contracts.....	143,628,117		60,308,469	538,416	204,475,002
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	561,529	0	8,114,938	0	8,676,467
14. All other benefits, except accident and health.....					0
15. Totals.....	223,872,391	0	738,503,918	3,352,139	965,728,448
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	561,329				561,329
1302. Loss of eye or limb benefits.....	200				200
1303. Group supplemental contracts.....			8,112,871		8,112,871
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	2,067	0	2,067
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	561,529	0	8,114,938	0	8,676,467

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	386	4,934,854			1,210	52,003,904	346	563,606	1,942	57,502,364
17. Incurred during current year.....	4,242	54,460,967			17,128	469,163,085	1,579	3,222,440	22,949	526,846,492
Settled during current year:										
18.1 By payment in full.....	4,198	53,667,556			17,167	483,434,446	1,524	2,813,723	22,889	539,915,725
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4,198	53,667,556	0	0	17,167	483,434,446	1,524	2,813,723	22,889	539,915,725
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4,198	53,667,556	0	0	17,167	483,434,446	1,524	2,813,723	22,889	539,915,725
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	430	5,728,265	0	0	1,171	37,732,543	401	972,323	2,002	44,433,131
POLICY EXHIBIT										
20. In force December 31, prior year.....	123,768	4,321,774,916	(a)		12,122	117,915,315,593	28,934	89,966,643	164,824	122,327,057,153
21. Issued during year.....	56	4,129,095			825	2,186,034,578			881	2,190,163,673
22. Other changes to in force (Net).....	(7,118)	(189,919,488)			(796)	16,962,194,095	(1,663)	(4,391,893)	(9,577)	16,767,882,714
23. In force December 31 of current year.....	116,706	4,135,984,523	0	(a)	12,151	137,063,544,266	27,271	85,574,750	156,128	141,285,103,540

(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).....	153,956,254	143,918,150		116,949,874	119,875,964
24.1 Federal Employee 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).....	6,579,446	6,618,442		2,550,377	5,110,196
25.2 Guaranteed renewable (b).....	9,691,325	9,599,620		5,118,005	6,304,695
25.3 Non-renewable for stated reasons only (b).....	144,653	154,481			(42,047)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	16,415,424	16,372,543	0	7,668,382	11,372,844
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	170,371,678	160,290,693	0	124,618,256	131,248,808

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



DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	15,508,561		58,256,048		73,764,609
2. Annuity considerations.....	817,429		67,954,974		68,772,403
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,312,754		1,312,754
5. Totals (Sum of Lines 1 to 4).....	16,325,990	0	127,523,776	0	143,849,766
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,201,203				1,201,203
6.2 Applied to pay renewal premiums.....	1,203,433				1,203,433
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,514,992			387,628	6,902,620
6.4 Other.....	226,206				226,206
6.5 Totals (Sum of Lines 6.1 to 6.4).....	9,145,834	0	0	387,628	9,533,462
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	6				6
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	6	0	0	0	6
8. Grand Totals (Lines 6.5 + 7.4).....	9,145,840	0	0	387,628	9,533,468
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	14,030,235		88,881,484	663,691	103,575,410
10. Matured endowments.....	1,065,196			132,684	1,197,880
11. Annuity benefits.....	6,895,969		42,634,370		49,530,339
12. Surrender values and withdrawals for life contracts.....	59,550,403		51,827,087	103,882	111,481,372
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	71,595	0	231,556	0	303,151
14. All other benefits, except accident and health.....					0
15. Totals.....	81,613,398	0	183,574,497	900,257	266,088,152
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	71,595				71,595
1302. ....					0
1303. Group supplemental contracts.....			231,556		231,556
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	71,595	0	231,556	0	303,151

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	106	2,464,218			132	6,041,213	104	151,902	342	8,657,334
17. Incurred during current year.....	1,110	15,243,820			2,964	91,490,102	492	877,042	4,566	107,610,964
Settled during current year:										
18.1 By payment in full.....	1,093	15,095,431			2,943	88,881,484	488	796,375	4,524	104,773,290
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,093	15,095,431	0	0	2,943	88,881,484	488	796,375	4,524	104,773,290
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,093	15,095,431	0	0	2,943	88,881,484	488	796,375	4,524	104,773,290
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	123	2,612,607	0	0	153	8,649,831	108	232,569	384	11,495,008
POLICY EXHIBIT										
20. In force December 31, prior year.....	36,193	2,091,833,237	(a)		3,708	26,042,412,002	8,225	24,017,429	48,126	28,158,262,668
21. Issued during year.....	14	2,720,000			691	319,110,498			705	321,830,498
22. Other changes to in force (Net).....	(1,953)	(89,439,908)			(709)	4,163,967,667	(461)	(1,158,225)	(3,123)	4,073,369,534
23. In force December 31 of current year.....	34,254	2,005,113,329	0	(a)	3,690	30,525,490,167	7,764	22,859,204	45,708	32,553,462,700

(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).....	80,429,509	77,087,006		54,711,486	56,091,754
24.1 Federal Employee 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).....	4,493,482	4,579,328		2,131,218	486,118
25.2 Guaranteed renewable (b).....	6,724,434	6,723,694		2,547,131	5,055,686
25.3 Non-renewable for stated reasons only (b).....	36,061	40,605			(2,090)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	11,253,977	11,343,627	0	4,678,349	5,539,714
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	91,683,486	88,430,633	0	59,389,835	61,631,468

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





DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	22,427,583		115,725,444		138,153,027
2. Annuity considerations.....	1,317,197		156,311,828		157,629,025
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			18,648,814		18,648,814
5. Totals (Sum of Lines 1 to 4).....	23,744,780	0	290,686,086	0	314,430,866
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,581,125				1,581,125
6.2 Applied to pay renewal premiums.....	1,533,283				1,533,283
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	11,119,145			1,136,853	12,255,998
6.4 Other.....	228,352				228,352
6.5 Totals (Sum of Lines 6.1 to 6.4).....	14,461,905	0	0	1,136,853	15,598,758
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	58				58
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	58	0	0	0	58
8. Grand Totals (Lines 6.5 + 7.4).....	14,461,963	0	0	1,136,853	15,598,816
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	31,244,847		219,763,799	1,487,357	252,496,003
10. Matured endowments.....	2,429,836			205,851	2,635,687
11. Annuity benefits.....	18,812,464		75,035,337		93,847,801
12. Surrender values and withdrawals for life contracts.....	148,137,538		167,954,689	302,837	316,395,064
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	270,568	0	269,273	0	539,841
14. All other benefits, except accident and health.....					0
15. Totals.....	200,895,253	0	463,023,098	1,996,045	665,914,396
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	270,568				270,568
1302. ....					0
1303. Group supplemental contracts.....			269,273		269,273
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	270,568	0	269,273	0	539,841

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	263	3,429,881			322	18,038,861	119	263,762	704	21,732,503
17. Incurred during current year.....	2,639	34,319,236			7,054	222,887,323	911	1,948,727	10,604	259,155,286
Settled during current year:										
18.1 By payment in full.....	2,648	33,674,683			7,051	219,723,799	820	1,693,208	10,519	255,091,690
18.2 By payment on compromised claims.....						40,000			0	40,000
18.3 Totals paid.....	2,648	33,674,683	0	0	7,051	219,763,799	820	1,693,208	10,519	255,131,690
18.4 Reduction by compromise.....						320,000			0	320,000
18.5 Amount rejected.....					1	216,720			1	216,720
18.6 Total settlements.....	2,648	33,674,683	0	0	7,052	220,300,519	820	1,693,208	10,520	255,668,410
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	254	4,074,434	0	0	324	20,625,665	210	519,281	788	25,219,379
POLICY EXHIBIT										
20. In force December 31, prior year.....	80,186	3,115,007,593	(a)		1,770	61,520,687,644	17,404	54,816,946	99,360	64,690,512,183
21. Issued during year.....	23	1,384,400			823	1,058,657,406			846	1,060,041,806
22. Other changes to in force (Net).....	(4,560)	(214,751,736)			(801)	2,023,344,559	(1,019)	(2,640,622)	(6,380)	1,805,952,201
23. In force December 31 of current year.....	75,649	2,901,640,257	0	(a)	1,792	64,602,689,609	16,385	52,176,324	93,826	67,556,506,190

(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).....	102,126,868	95,855,402		77,911,499	79,818,218
24.1 Federal Employee 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).....	3,594,929	3,564,449		1,830,109	3,443,846
25.2 Guaranteed renewable (b).....	10,119,662	10,086,460		4,188,451	7,127,536
25.3 Non-renewable for stated reasons only (b).....	54,386	64,694			(2,205)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	13,768,977	13,715,603	0	6,018,560	10,569,177
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	115,895,845	109,571,005	0	83,930,059	90,387,395

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



DIRECT BUSINESS IN THE STATE OF NORTHERN MARIANA ISLANDS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....			582,687		582,687
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	0	0	582,687	0	582,687
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS					
1301.....					0
1302.....					0
1303.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....							4	5,191	4	5,191
17. Incurred during current year.....							(4)	(5,191)	(4)	(5,191)
<b>Settled during current year:</b>										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Pol.					
20. In force December 31, prior year.....				(a)		62,186,462	226	622,632	226	62,809,094
21. Issued during year.....						69,585,161	(16)	(24,309)	(16)	69,560,852
22. Other changes to in force (Net).....										
23. In force December 31 of current year.....	0	0	0	(a)	0	131,771,623	210	598,323	210	132,369,946

(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).....	73,260	66,007		8,489	8,646
24.1 Federal Employee 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.....					
<b>Other Individual Policies:</b>					
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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	73,260	66,007	0	8,489	8,646

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





DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,617,099		39,210,357		48,827,456
2. Annuity considerations.....	550,300		229,673,801		230,224,101
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,975,699		1,975,699
5. Totals (Sum of Lines 1 to 4).....	10,167,399	0	270,859,857	0	281,027,256
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	494,606				494,606
6.2 Applied to pay renewal premiums.....	450,959				450,959
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,833,827			47,530	3,881,357
6.4 Other.....	58,178				58,178
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,837,570	0	0	47,530	4,885,100
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	1				1
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1	0	0	0	1
8. Grand Totals (Lines 6.5 + 7.4).....	4,837,571	0	0	47,530	4,885,101
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	11,020,331		74,588,808	54,906	85,664,045
10. Matured endowments.....	415,801			5,928	421,729
11. Annuity benefits.....	6,701,450		30,096,379		36,797,829
12. Surrender values and withdrawals for life contracts.....	43,625,104		5,590,012	13,717	49,228,833
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	230,801	0	119,307	0	350,108
14. All other benefits, except accident and health.....					0
15. Totals.....	61,993,487	0	110,394,506	74,551	172,462,544

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	229,301				229,301
1302. Loss of eye or limb benefits.....	1,500				1,500
1303. Group supplemental contracts.....			119,307		119,307
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	230,801	0	119,307	0	350,108

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	45	2,359,296			119	3,940,976	21	30,827	185	6,331,099
17. Incurred during current year.....	369	10,745,867			2,624	74,712,142	36	59,201	3,029	85,517,210
Settled during current year:										
18.1 By payment in full.....	363	11,436,132			2,640	74,588,808	42	60,834	3,045	86,085,774
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	363	11,436,132	0	0	2,640	74,588,808	42	60,834	3,045	86,085,774
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....					1	600,000			1	600,000
18.6 Total settlements.....	363	11,436,132	0	0	2,641	75,188,808	42	60,834	3,046	86,685,774
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	51	1,669,031	0	0	102	3,464,310	15	29,194	168	5,162,535
POLICY EXHIBIT										
20. In force December 31, prior year.....	16,753	1,274,611,232	(a)		333	17,931,187,840	1,151	3,204,881	18,237	19,209,003,952
21. Issued during year.....	11	296,100			258	125,383,797			269	125,679,897
22. Other changes to in force (Net).....	(884)	(76,572,164)			(261)	431,806,583	(48)	(111,874)	(1,193)	355,122,545
23. In force December 31 of current year.....	15,880	1,198,335,168	0	(a)	330	18,488,378,220	1,103	3,093,007	17,313	19,689,806,394

(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).....	31,049,875	29,693,427		35,429,723	36,327,961
24.1 Federal Employee 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).....	2,094,941	2,117,307		1,387,271	3,389,048
25.2 Guaranteed renewable (b).....	2,147,949	2,088,372		1,103,661	393,377
25.3 Non-renewable for stated reasons only (b).....	685	6,828			(1,907)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,243,575	4,212,507	0	2,490,932	3,780,518
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	35,293,450	33,905,934	0	37,920,655	40,108,479

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



DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,652,005		6,425,380		8,077,385
2. Annuity considerations.....	999,036		18,999,988		19,999,024
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	2,651,041	0	25,425,368	0	28,076,409
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	133,439				133,439
6.2 Applied to pay renewal premiums.....	83,323				83,323
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	992,033			89,174	1,081,207
6.4 Other.....	43,484				43,484
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,252,279	0	0	89,174	1,341,453
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	2				2
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2	0	0	0	2
8. Grand Totals (Lines 6.5 + 7.4).....	1,252,281	0	0	89,174	1,341,455
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,789,713		17,127,584	124,760	19,042,057
10. Matured endowments.....	325,900			27,314	353,214
11. Annuity benefits.....	2,636,537		9,967,431		12,603,968
12. Surrender values and withdrawals for life contracts.....	8,462,207		1,004,274	21,275	9,487,756
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	22,753	0	16,076	0	38,829
14. All other benefits, except accident and health.....					0
15. Totals.....	13,237,110	0	28,115,365	173,349	41,525,824
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	22,753				22,753
1302. ....					0
1303. Group supplemental contracts.....			16,076		16,076
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	22,753	0	16,076	0	38,829

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	12	80,602			19	202,621	21	35,865	52	319,088
17. Incurred during current year.....	213	2,254,364			807	19,079,484	91	175,369	1,111	21,509,217
Settled during current year:										
18.1 By payment in full.....	201	2,115,613			792	17,127,584	83	152,074	1,076	19,395,271
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	201	2,115,613	0	0	792	17,127,584	83	152,074	1,076	19,395,271
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	201	2,115,613	0	0	792	17,127,584	83	152,074	1,076	19,395,271
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	24	219,353	0	0	34	2,154,521	29	59,160	87	2,433,034
POLICY EXHIBIT										
20. In force December 31, prior year.....	6,129	224,464,379	(a)		430	6,058,168,376	1,858	5,662,657	8,417	6,288,295,412
21. Issued during year.....					94	83,301,806			94	83,301,806
22. Other changes to in force (Net).....	(300)	(10,478,999)			(102)	(94,245,538)	(121)	(306,756)	(523)	(105,031,293)
23. In force December 31 of current year.....	5,829	213,985,380	0	(a)	422	6,047,224,644	1,737	5,355,901	7,988	6,266,565,925

(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).....	7,559,105	7,132,274		10,038,010	10,275,697
24.1 Federal Employee 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).....	516,784	539,620		415,892	809,379
25.2 Guaranteed renewable (b).....	639,374	641,817		307,138	1,101,950
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).....	1,156,158	1,181,437	0	723,030	1,911,329
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	8,715,263	8,313,711	0	10,761,040	12,187,026

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





DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	57,257,732		182,185,880		239,443,612
2. Annuity considerations.....	2,513,012		178,955,807		181,468,819
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			217,845		217,845
5. Totals (Sum of Lines 1 to 4).....	59,770,744	0	361,359,532	0	421,130,276
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,774,974				3,774,974
6.2 Applied to pay renewal premiums.....	2,935,448				2,935,448
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	27,215,559			415,974	27,631,533
6.4 Other.....	396,121				396,121
6.5 Totals (Sum of Lines 6.1 to 6.4).....	34,322,102	0	0	415,974	34,738,076
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	10				10
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	10	0	0	0	10
8. Grand Totals (Lines 6.5 + 7.4).....	34,322,112	0	0	415,974	34,738,086
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	60,190,635		271,970,047	838,223	332,998,905
10. Matured endowments.....	3,421,997			91,330	3,513,327
11. Annuity benefits.....	19,886,739		102,741,500		122,628,239
12. Surrender values and withdrawals for life contracts.....	165,417,354		270,607,764	156,102	436,181,220
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	829,667	0	1,038,205	0	1,867,872
14. All other benefits, except accident and health.....					0
15. Totals.....	249,746,392	0	646,357,516	1,085,655	897,189,563
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	829,667				829,667
1302. ....					0
1303. Group supplemental contracts.....			1,014,280		1,014,280
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	23,925	0	23,925
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	829,667	0	1,038,205	0	1,867,872

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	299	8,813,694			342	15,759,043	116	165,358	757	24,738,095
17. Incurred during current year.....	2,660	63,899,950			8,669	270,652,415	517	1,062,750	11,846	335,615,115
Settled during current year:										
18.1 By payment in full.....	2,664	63,612,633			8,614	271,970,047	496	929,553	11,774	336,512,233
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,664	63,612,633	0	0	8,614	271,970,047	496	929,553	11,774	336,512,233
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,664	63,612,633	0	0	8,614	271,970,047	496	929,553	11,774	336,512,233
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	295	9,101,011	0	0	397	14,441,411	137	298,555	829	23,840,977
POLICY EXHIBIT										
20. In force December 31, prior year.....	98,245	7,149,545,291	(a)		2,251	61,311,752,789	9,371	27,366,031	109,867	68,488,664,110
21. Issued during year.....	74	4,436,610			1,074	1,346,636,663			1,148	1,351,073,273
22. Other changes to in force (Net).....	(4,505)	(297,701,252)			(1,072)	20,196,189,005	(497)	(1,288,263)	(6,074)	19,897,199,490
23. In force December 31 of current year.....	93,814	6,856,280,649	0	(a)	2,253	82,854,578,457	8,874	26,077,768	104,941	89,736,936,873

(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).....	269,031,013	256,308,433		239,818,278	245,230,890
24.1 Federal Employee 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).....	8,171,498	8,346,477		4,553,343	4,373,995
25.2 Guaranteed renewable (b).....	11,419,874	11,347,550		4,985,358	6,831,082
25.3 Non-renewable for stated reasons only (b).....	132,600	133,638			18,840
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	19,723,972	19,827,665	0	9,538,701	11,223,917
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	288,754,985	276,136,098	0	249,356,979	256,454,807

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



DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	657,332		5,917,316		6,574,648
2. Annuity considerations.....	12,930		5,858,113		5,871,043
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	670,262	0	11,775,429	0	12,445,691
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	33,719				33,719
6.2 Applied to pay renewal premiums.....	38,564				38,564
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	375,328			11,807	387,135
6.4 Other.....	2,802				2,802
6.5 Totals (Sum of Lines 6.1 to 6.4).....	450,413	0	0	11,807	462,220
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	450,417	0	0	11,807	462,224
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	260,350		12,391,543	31,350	12,683,243
10. Matured endowments.....	14,251				14,251
11. Annuity benefits.....	610,208		2,605,258		3,215,466
12. Surrender values and withdrawals for life contracts.....	2,265,163		837,205	2,326	3,104,694
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	12,692	0	0	0	12,692
14. All other benefits, except accident and health.....					0
15. Totals.....	3,162,664	0	15,834,006	33,676	19,030,346

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	12,692				12,692
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	12,692	0	0	0	12,692

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	57,540			18	540,695	4	4,093	25	602,328
17. Incurred during current year.....	18	333,914			455	12,629,589	11	33,404	484	12,996,907
Settled during current year:										
18.1 By payment in full.....	17	274,601			458	12,391,543	12	31,350	487	12,697,494
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	17	274,601	0	0	458	12,391,543	12	31,350	487	12,697,494
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	17	274,601	0	0	458	12,391,543	12	31,350	487	12,697,494
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	116,853	0	0	15	778,741	3	6,147	22	901,741
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,743	94,662,787	(a)		764	3,940,687,828	248	847,885	2,755	4,036,198,500
21. Issued during year.....	1	20,000			90	102,581,670			91	102,601,670
22. Other changes to in force (Net).....	(276)	(6,088,065)			(101)	269,749,461	(13)	(44,539)	(390)	263,616,857
23. In force December 31 of current year.....	1,468	88,594,722	0	(a)	753	4,313,018,959	235	803,346	2,456	4,402,417,027

(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).....	8,770,155	8,412,069		6,998,692	7,136,969
24.1 Federal Employee 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).....	340,301	358,947		105,085	2,509,983
25.2 Guaranteed renewable (b).....	553,024	542,699		159,026	432,046
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).....	893,325	901,646	0	264,111	2,942,029
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	9,663,480	9,313,715	0	7,262,803	10,078,998

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





DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,085,505		27,182,965		31,268,470
2. Annuity considerations.....	129,243		19,386,652		19,515,895
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			19,012,795		19,012,795
5. Totals (Sum of Lines 1 to 4).....	4,214,748	0	65,582,412	0	69,797,160
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	246,789				246,789
6.2 Applied to pay renewal premiums.....	282,173				282,173
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,070,670			150,975	2,221,645
6.4 Other.....	35,332				35,332
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,634,964	0	0	150,975	2,785,939
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	1				1
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1	0	0	0	1
8. Grand Totals (Lines 6.5 + 7.4).....	2,634,965	0	0	150,975	2,785,940
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,369,400		38,160,289	197,462	43,727,151
10. Matured endowments.....	295,240			36,037	331,277
11. Annuity benefits.....	3,592,862		29,977,432		33,570,294
12. Surrender values and withdrawals for life contracts.....	24,465,000		1,970,432	20,579	26,456,011
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	30,711	0	64,283	0	94,994
14. All other benefits, except accident and health.....					0
15. Totals.....	33,753,213	0	70,172,436	254,078	104,179,727
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	30,711				30,711
1302. ....					0
1303. Group supplemental contracts.....			64,283		64,283
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	30,711	0	64,283	0	94,994

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	33	736,908			64	1,794,574	27	40,099	124	2,571,581
17. Incurred during current year.....	422	5,317,589			1,486	38,358,240	121	256,816	2,029	43,932,645
Settled during current year:										
18.1 By payment in full.....	411	5,664,640			1,469	38,160,289	123	233,499	2,003	44,058,428
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	411	5,664,640	0	0	1,469	38,160,289	123	233,499	2,003	44,058,428
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	411	5,664,640	0	0	1,469	38,160,289	123	233,499	2,003	44,058,428
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	44	389,857	0	0	81	1,992,525	25	63,416	150	2,445,798
POLICY EXHIBIT										
20. In force December 31, prior year.....	13,876	531,806,871	(a)		568	14,024,741,775	2,972	9,497,236	17,416	14,565,845,882
21. Issued during year.....	7	215,200			207	27,580,412			214	27,795,612
22. Other changes to in force (Net).....	(838)	(19,428,983)			(226)	(200,310,688)	(133)	(353,303)	(1,197)	(220,092,974)
23. In force December 31 of current year.....	13,045	512,393,088	0	(a)	549	13,852,011,499	2,839	9,143,933	16,433	14,373,548,520

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	33,046,665	31,952,083		22,589,032	23,047,415
24.1 Federal Employee 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).....	1,028,748	1,065,200		674,500	(750,806)
25.2 Guaranteed renewable (b).....	3,420,284	3,407,480		1,484,332	2,966,342
25.3 Non-renewable for stated reasons only (b).....	47,630	45,614			(125)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,496,662	4,518,294	0	2,158,832	2,215,411
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	37,543,327	36,470,377	0	24,747,864	25,262,826

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



DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	14,382,728		20,510,808		34,893,536
2. Annuity considerations.....	1,619,571		34,835,208		36,454,779
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			227,503		227,503
5. Totals (Sum of Lines 1 to 4).....	16,002,299	0	55,573,519	0	71,575,818
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,005,681				1,005,681
6.2 Applied to pay renewal premiums.....	907,793				907,793
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	7,131,745			148,849	7,280,594
6.4 Other.....	134,382				134,382
6.5 Totals (Sum of Lines 6.1 to 6.4).....	9,179,601	0	0	148,849	9,328,450
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	127				127
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	127	0	0	0	127
8. Grand Totals (Lines 6.5 + 7.4).....	9,179,728	0	0	148,849	9,328,577
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	15,695,495		31,495,205	345,292	47,535,992
10. Matured endowments.....	1,104,279			74,616	1,178,895
11. Annuity benefits.....	7,650,943		30,752,916		38,403,859
12. Surrender values and withdrawals for life contracts.....	67,618,545		15,321,254	98,021	83,037,820
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	166,880	0	508,516	0	675,396
14. All other benefits, except accident and health.....					0
15. Totals.....	92,236,142	0	78,077,891	517,929	170,831,962
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	166,880				166,880
1302. ....					0
1303. Group supplemental contracts.....			508,516		508,516
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	166,880	0	508,516	0	675,396

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	104	1,484,524			39	933,196	42	83,255	185	2,500,974
17. Incurred during current year.....	1,060	17,394,417			1,070	31,390,450	212	449,771	2,342	49,234,638
Settled during current year:										
18.1 By payment in full.....	1,054	16,799,774			1,069	31,495,205	209	419,908	2,332	48,714,887
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,054	16,799,774	0	0	1,069	31,495,205	209	419,908	2,332	48,714,887
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,054	16,799,774	0	0	1,069	31,495,205	209	419,908	2,332	48,714,887
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	110	2,079,167	0	0	40	828,441	45	113,118	195	3,020,725
POLICY EXHIBIT										
20. In force December 31, prior year.....	36,224	1,999,861,035	(a)		313	9,004,499,224	3,667	10,701,237	40,204	11,015,061,496
21. Issued during year.....	5	303,000			94	53,592,126			99	53,895,126
22. Other changes to in force (Net).....	(1,939)	(81,730,883)			(85)	1,288,436,597	(228)	(637,540)	(2,252)	1,206,068,174
23. In force December 31 of current year.....	34,290	1,918,433,152	0	(a)	322	10,346,527,947	3,439	10,063,697	38,051	12,275,024,796

(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).....	24,253,757	23,463,049		23,913,307	24,428,437
24.1 Federal Employee 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).....	1,681,313	1,739,746		1,195,941	4,453,581
25.2 Guaranteed renewable (b).....	3,469,668	3,464,541		1,179,572	583,391
25.3 Non-renewable for stated reasons only (b).....	12,649	12,648			4
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	5,163,630	5,216,935	0	2,375,513	5,036,976
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	29,417,387	28,679,984	0	26,288,820	29,465,413

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





DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	155,917,608		219,636,637		375,554,245
2. Annuity considerations.....	11,709,130		243,941,864		255,650,994
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			318,764,739		318,764,739
5. Totals (Sum of Lines 1 to 4).....	167,626,738	0	782,343,240	0	949,969,978
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	6,350,524				6,350,524
6.2 Applied to pay renewal premiums.....	7,033,639				7,033,639
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	56,015,168			1,797,373	57,812,541
6.4 Other.....	623,852				623,852
6.5 Totals (Sum of Lines 6.1 to 6.4).....	70,023,183	0	0	1,797,373	71,820,556
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	138				138
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	138	0	0	0	138
8. Grand Totals (Lines 6.5 + 7.4).....	70,023,321	0	0	1,797,373	71,820,694
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	108,541,353		248,379,982	2,291,745	359,213,080
10. Matured endowments.....	5,978,389			573,059	6,551,448
11. Annuity benefits.....	48,089,110		204,542,799		252,631,909
12. Surrender values and withdrawals for life contracts.....	501,730,300		356,850,719	391,017	858,972,036
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,735,089	0	1,323,956	0	3,059,045
14. All other benefits, except accident and health.....					0
15. Totals.....	666,074,241	0	811,097,456	3,255,821	1,480,427,518
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	1,735,089				1,735,089
1302. ....					0
1303. Group supplemental contracts.....			1,194,031		1,194,031
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	129,925	0	129,925
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	1,735,089	0	1,323,956	0	3,059,045

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	550	18,143,370			395	18,135,556	200	467,298	1,145	36,746,223
17. Incurred during current year.....	5,995	111,888,089			9,063	249,459,182	1,615	3,162,929	16,673	364,510,200
Settled during current year:										
18.1 By payment in full.....	5,936	114,519,668			9,124	248,315,982	1,498	2,864,804	16,558	365,700,454
18.2 By payment on compromised claims.....		74				64,000			0	64,074
18.3 Totals paid.....	5,936	114,519,742	0	0	9,124	248,379,982	1,498	2,864,804	16,558	365,764,528
18.4 Reduction by compromise.....		24,926				(4,000)			0	20,926
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	5,936	114,544,668	0	0	9,124	248,375,982	1,498	2,864,804	16,558	365,785,454
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	609	15,486,791	0	0	334	19,218,756	317	765,423	1,260	35,470,969
POLICY EXHIBIT										
20. In force December 31, prior year.....	221,299	24,663,396,238	(a)		4,366	69,884,563,905	25,515	77,462,629	251,180	94,625,422,772
21. Issued during year.....	60	36,988,910			1,949	521,689,739			2,009	558,678,649
22. Other changes to in force (Net).....	(13,266)	(1,225,736,820)			(2,016)	22,116,195,671	(1,637)	(4,347,850)	(16,919)	20,886,111,001
23. In force December 31 of current year.....	208,093	23,474,648,328	0	(a)	4,299	92,522,449,315	23,878	73,114,779	236,270	116,070,212,422

(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).....	253,087,806	236,154,492		224,218,236	229,402,849
24.1 Federal Employee 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).....	20,811,238	21,172,189		10,407,215	19,155,375
25.2 Guaranteed renewable (b).....	24,979,811	24,928,466		11,766,687	19,189,348
25.3 Non-renewable for stated reasons only (b).....	438,129	494,530			(8,074)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	46,229,178	46,595,185	0	22,173,902	38,336,649
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	299,316,984	282,749,677	0	246,392,138	267,739,498

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



DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,799,348		20,813,365		24,612,713
2. Annuity considerations.....	461,211		36,867,635		37,328,846
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			7,325,147		7,325,147
5. Totals (Sum of Lines 1 to 4).....	4,260,559	0	65,006,147	0	69,266,706
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	320,613				320,613
6.2 Applied to pay renewal premiums.....	246,997				246,997
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,834,128			34,219	1,868,347
6.4 Other.....	54,714				54,714
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,456,452	0	0	34,219	2,490,671
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	2,456,456	0	0	34,219	2,490,675
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	6,205,302		56,389,757	60,370	62,655,429
10. Matured endowments.....	379,687			16,613	396,300
11. Annuity benefits.....	2,394,209		17,719,277		20,113,486
12. Surrender values and withdrawals for life contracts.....	15,202,178		36,699,113	31,425	51,932,716
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	38,645	0	292,753	0	331,398
14. All other benefits, except accident and health.....					0
15. Totals.....	24,220,021	0	111,100,900	108,408	135,429,329
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	38,645				38,645
1302. ....					0
1303. Group supplemental contracts.....			292,753		292,753
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	38,645	0	292,753	0	331,398

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	23	822,933			76	2,480,376	7	10,586	106	3,313,895
17. Incurred during current year.....	279	6,553,767			1,842	55,312,759	36	82,531	2,157	61,949,057
Settled during current year:										
18.1 By payment in full.....	280	6,584,988			1,861	56,386,757	38	76,983	2,179	63,048,728
18.2 By payment on compromised claims.....						3,000			0	3,000
18.3 Totals paid.....	280	6,584,988	0	0	1,861	56,389,757	38	76,983	2,179	63,051,728
18.4 Reduction by compromise.....						67,000			0	67,000
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	280	6,584,988	0	0	1,861	56,456,757	38	76,983	2,179	63,118,728
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	22	791,712	0	0	57	1,336,378	5	16,134	84	2,144,224
POLICY EXHIBIT										
20. In force December 31, prior year.....	9,205	498,265,177	(a)		339	14,663,659,836	785	2,565,363	10,329	15,164,490,375
21. Issued during year.....	10	169,658			144	61,987,307			154	62,156,965
22. Other changes to in force (Net).....	(452)	(28,504,474)			(150)	1,323,794,454	(25)	(84,681)	(627)	1,295,205,299
23. In force December 31 of current year.....	8,763	469,930,361	0	(a)	333	16,049,441,597	760	2,480,682	9,856	16,521,852,639

(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).....	18,438,275	17,234,577		24,113,368	24,710,446
24.1 Federal Employee 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).....	1,012,434	1,073,803		442,920	(747,358)
25.2 Guaranteed renewable (b).....	1,429,777	1,410,102		754,569	1,128,149
25.3 Non-renewable for stated reasons only (b).....	14,987	15,039			(845)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,457,198	2,498,944	0	1,197,489	379,946
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	20,895,473	19,733,521	0	25,310,857	25,090,392

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





DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	8,532,151		34,168,835		42,700,986
2. Annuity considerations.....	675,239		67,463,415		68,138,654
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			35,702		35,702
5. Totals (Sum of Lines 1 to 4).....	9,207,390	0	101,667,952	0	110,875,342
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	535,544				535,544
6.2 Applied to pay renewal premiums.....	367,680				367,680
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,056,627			45,783	3,102,410
6.4 Other.....	61,136				61,136
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,020,987	0	0	45,783	4,066,770
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	1				1
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1	0	0	0	1
8. Grand Totals (Lines 6.5 + 7.4).....	4,020,988	0	0	45,783	4,066,771
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	10,147,915		60,308,492	119,078	70,575,485
10. Matured endowments.....	257,803			24,827	282,630
11. Annuity benefits.....	2,289,168		31,207,522		33,496,690
12. Surrender values and withdrawals for life contracts.....	31,869,747		4,873,339	44,477	36,787,563
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	149,248	0	171,156	0	320,404
14. All other benefits, except accident and health.....					0
15. Totals.....	44,713,881	0	96,560,509	188,382	141,462,772
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	149,248				149,248
1302. ....					0
1303. Group supplemental contracts.....			170,435		170,435
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	721	0	721
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	149,248	0	171,156	0	320,404

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	52	1,285,426			94	2,359,766	19	39,450	165	3,684,642
17. Incurred during current year.....	380	9,815,381			2,228	61,269,901	82	144,537	2,690	71,229,819
Settled during current year:										
18.1 By payment in full.....	376	10,405,719			2,218	60,308,492	79	143,905	2,673	70,858,116
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	376	10,405,719	0	0	2,218	60,308,492	79	143,905	2,673	70,858,116
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	376	10,405,719	0	0	2,218	60,308,492	79	143,905	2,673	70,858,116
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	56	695,088	0	0	104	3,321,175	22	40,082	182	4,056,345
POLICY EXHIBIT										
20. In force December 31, prior year.....	14,068	1,148,495,674	(a)		337	11,693,011,828	1,252	3,857,770	15,657	12,845,365,272
21. Issued during year.....	6	1,184,500			218	129,815,407			224	130,999,907
22. Other changes to in force (Net).....	(629)	(29,910,885)			(208)	8,518,551,919	(66)	(173,647)	(903)	8,488,467,387
23. In force December 31 of current year.....	13,445	1,119,769,289	0	(a)	347	20,341,379,154	1,186	3,684,123	14,978	21,464,832,566

(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).....	49,060,069	45,785,269		41,013,016	41,934,517
24.1 Federal Employee 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).....	1,505,482	1,567,028		1,283,357	1,399,829
25.2 Guaranteed renewable (b).....	1,174,038	1,154,295		434,765	858,921
25.3 Non-renewable for stated reasons only (b).....	29,263	29,263			3
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,708,783	2,750,586	0	1,718,122	2,258,753
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	51,768,852	48,535,855	0	42,731,138	44,193,270

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



DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	782,595,067		450,869,735		1,233,464,802
2. Annuity considerations.....	24,853,718		343,407,521		368,261,239
3. Deposit-type contract funds.....		XXX	26,115,342,878	XXX	26,115,342,878
4. Other considerations.....			1,377,166,378		1,377,166,378
5. Totals (Sum of Lines 1 to 4).....	807,448,785	0	28,286,786,512	0	29,094,235,297
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	13,506,640			154	13,506,794
6.2 Applied to pay renewal premiums.....	17,405,700				17,405,700
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	205,425,055			2,877,344	208,302,399
6.4 Other.....	1,808,813				1,808,813
6.5 Totals (Sum of Lines 6.1 to 6.4).....	238,146,208	0	0	2,877,498	241,023,706
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	709				709
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	709	0	0	0	709
8. Grand Totals (Lines 6.5 + 7.4).....	238,146,917	0	0	2,877,498	241,024,415
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	410,230,363		475,190,353	3,720,759	889,141,475
10. Matured endowments.....	17,551,753			1,122,145	18,673,898
11. Annuity benefits.....	122,395,555		635,039,399		757,434,954
12. Surrender values and withdrawals for life contracts.....	1,124,760,732		6,378,432,133	723,854	7,503,916,719
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	10,315,781	0	5,762,851	0	16,078,632
14. All other benefits, except accident and health.....					0
15. Totals.....	1,685,254,184	0	7,494,424,736	5,566,758	9,185,245,678
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	10,303,631				10,303,631
1302. Loss of eye or limb benefits.....	12,150				12,150
1303. Group supplemental contracts.....			5,623,710		5,623,710
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	139,141	0	139,141
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	10,315,781	0	5,762,851	0	16,078,632

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1,339	46,340,663			730	31,681,079	549	912,977	2,618	78,934,719
17. Incurred during current year.....	13,539	443,584,711			14,727	484,396,032	2,787	5,572,695	31,053	933,553,438
Settled during current year:										
18.1 By payment in full.....	13,363	426,333,783			14,658	475,025,353	2,675	4,842,905	30,696	906,202,041
18.2 By payment on compromised claims.....		1,448,333				165,000			0	1,613,333
18.3 Totals paid.....	13,363	427,782,116	0	0	14,658	475,190,353	2,675	4,842,905	30,696	907,815,374
18.4 Reduction by compromise.....		6,501,667				307,000			0	6,808,667
18.5 Amount rejected.....	2	2,020,000							2	2,020,000
18.6 Total settlements.....	13,365	436,303,783	0	0	14,658	475,497,353	2,675	4,842,905	30,698	916,644,041
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1,513	53,621,591	0	0	799	40,579,758	661	1,642,767	2,973	85,844,116
POLICY EXHIBIT										
20. In force December 31, prior year.....	723,279	112,243,026,888	(57)	(a) (3,500)	13,799	160,020,366,667	51,002	154,423,078	788,023	272,417,813,132
21. Issued during year.....	126	17,998,554			2,701	3,068,462,912			2,827	3,086,461,466
22. Other changes to in force (Net).....	(42,932)	(5,661,571,427)		3,500	(2,656)	44,869,855,265	(3,372)	(8,994,959)	(48,960)	39,199,292,379
23. In force December 31 of current year.....	680,473	106,599,454,015	(57)	(a) 0	13,844	207,958,684,844	47,630	145,428,119	741,890	314,703,566,977

(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).....	536,163,806	509,746,581		512,304,251	524,281,828
24.1 Federal Employee 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).....	37,760,864	38,141,710		20,196,230	53,734,945
25.2 Guaranteed renewable (b).....	65,811,786	65,616,002		34,029,220	43,337,364
25.3 Non-renewable for stated reasons only (b).....	485,846	528,987			(8,355)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	104,058,496	104,286,699	0	54,225,450	97,063,954
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	640,222,302	614,033,280	0	566,529,701	621,345,782

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





DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	49,722,641		323,070,068		372,792,709
2. Annuity considerations.....	2,530,694		255,815,768		258,346,462
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			18,880,094		18,880,094
5. Totals (Sum of Lines 1 to 4).....	52,253,335	0	597,765,930	0	650,019,265
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,981,096			206	3,981,302
6.2 Applied to pay renewal premiums.....	3,612,777				3,612,777
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	25,047,505			1,328,994	26,376,499
6.4 Other.....	396,867				396,867
6.5 Totals (Sum of Lines 6.1 to 6.4).....	33,038,245	0	0	1,329,200	34,367,445
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	74				74
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	74	0	0	0	74
8. Grand Totals (Lines 6.5 + 7.4).....	33,038,319	0	0	1,329,200	34,367,519
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	70,505,948		367,617,048	2,301,658	440,424,654
10. Matured endowments.....	4,030,506			366,878	4,397,384
11. Annuity benefits.....	28,827,847		151,951,988		180,779,835
12. Surrender values and withdrawals for life contracts.....	186,945,427		131,339,766	563,671	318,848,864
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	640,485	0	4,585,328	0	5,225,813
14. All other benefits, except accident and health.....					0
15. Totals.....	290,950,213	0	655,494,130	3,232,207	949,676,550

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	640,485				640,485
1302. ....					0
1303. Group supplemental contracts.....			4,511,348		4,511,348
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	73,980	0	73,980
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	640,485	0	4,585,328	0	5,225,813

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	541	7,789,785			873	26,698,330	293	552,356	1,707	35,040,471
17. Incurred during current year.....	5,108	73,421,928			22,471	362,855,582	1,512	2,990,298	29,091	439,267,808
Settled during current year:										
18.1 By payment in full.....	5,096	74,536,455			22,546	367,204,724	1,442	2,668,535	29,084	444,409,714
18.2 By payment on compromised claims.....						412,323			0	412,323
18.3 Totals paid.....	5,096	74,536,455	0	0	22,546	367,617,047	1,442	2,668,535	29,084	444,822,037
18.4 Reduction by compromise.....						35,503			0	35,503
18.5 Amount rejected.....					1	336,000			1	336,000
18.6 Total settlements.....	5,096	74,536,455	0	0	22,547	367,988,550	1,442	2,668,535	29,085	445,193,540
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	553	6,675,258	0	0	797	21,565,362	363	874,119	1,713	29,114,739
POLICY EXHIBIT										
20. In force December 31, prior year.....	151,450	6,201,367,068	(a)		3,531	88,018,866,741	26,105	82,430,671	181,086	94,302,664,479
21. Issued during year.....	95	12,124,881			1,118	1,154,740,658			1,213	1,166,865,539
22. Other changes to in force (Net).....	(9,188)	(364,663,943)			(1,109)	30,412,144,924	(1,606)	(4,273,541)	(11,903)	30,043,207,440
23. In force December 31 of current year.....	142,357	5,848,828,006	0	(a)	3,540	119,585,752,323	24,499	78,157,130	170,396	125,512,737,458

(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).....	245,556,200	232,708,714		197,692,359	203,820,537
24.1 Federal Employee 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).....	7,493,011	7,692,483		3,068,926	4,201,426
25.2 Guaranteed renewable (b).....	12,424,240	12,271,033		5,486,824	7,561,689
25.3 Non-renewable for stated reasons only (b).....	134,108	153,976		4	(2,260)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	20,051,359	20,117,492	0	8,555,754	11,760,855
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	265,607,559	252,826,206	0	206,248,113	215,581,392

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



DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,533,377		60,442,221		69,975,598
2. Annuity considerations.....	366,917		56,609,701		56,976,618
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	9,900,294	0	117,051,922	0	126,952,216
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	567,598				567,598
6.2 Applied to pay renewal premiums.....	409,805				409,805
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,936,304			128,896	4,065,200
6.4 Other.....	61,929				61,929
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,975,636	0	0	128,896	5,104,532
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	89				89
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	89	0	0	0	89
8. Grand Totals (Lines 6.5 + 7.4).....	4,975,725	0	0	128,896	5,104,621
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	14,690,482		129,414,977	285,136	144,390,595
10. Matured endowments.....	774,040			36,913	810,953
11. Annuity benefits.....	5,333,234		37,461,809		42,795,043
12. Surrender values and withdrawals for life contracts.....	32,763,204		12,268,521	37,725	45,069,450
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	114,316	0	23,177	0	137,493
14. All other benefits, except accident and health.....					0
15. Totals.....	53,675,276	0	179,168,484	359,774	233,203,534
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	114,316				114,316
1302. ....					0
1303. Group supplemental contracts.....			16,167		16,167
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	7,010	0	7,010
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	114,316	0	23,177	0	137,493

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	67	4,698,211			174	5,829,094	54	56,204	295	10,583,508
17. Incurred during current year.....	563	12,367,555			4,286	130,459,652	160	401,767	5,009	143,228,974
Settled during current year:										
18.1 By payment in full.....	547	15,464,522			4,322	129,414,977	166	322,049	5,035	145,201,548
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	547	15,464,522	0	0	4,322	129,414,977	166	322,049	5,035	145,201,548
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	547	15,464,522	0	0	4,322	129,414,977	166	322,049	5,035	145,201,548
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	83	1,601,244	0	0	138	6,873,769	48	135,922	269	8,610,934
POLICY EXHIBIT										
20. In force December 31, prior year.....	20,725	1,339,084,227	(a)		1,133	32,115,204,609	3,006	9,458,704	24,864	33,463,747,541
21. Issued during year.....	29	615,550			490	382,444,502			519	383,060,052
22. Other changes to in force (Net).....	(1,239)	(80,153,574)			(520)	1,258,169,160	(143)	(400,438)	(1,902)	1,177,615,148
23. In force December 31 of current year.....	19,515	1,259,546,203	0	(a)	1,103	33,755,818,271	2,863	9,058,266	23,481	35,024,422,741

(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).....	55,341,587	52,418,759		48,459,357	49,990,885
24.1 Federal Employee 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).....	2,155,166	2,229,654		676,549	(1,322,436)
25.2 Guaranteed renewable (b).....	2,745,986	2,710,572		1,809,207	3,485,157
25.3 Non-renewable for stated reasons only (b).....	17,956	17,956			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,919,108	4,958,182	0	2,485,756	2,162,721
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	60,260,695	57,376,941	0	50,945,113	52,153,606

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





DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	6,660,694		33,902,709		40,563,403
2. Annuity considerations.....	414,335		69,273,049		69,687,384
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			9,000,000		9,000,000
5. Totals (Sum of Lines 1 to 4).....	7,075,029	0	112,175,758	0	119,250,787
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	474,260				474,260
6.2 Applied to pay renewal premiums.....	611,197				611,197
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,284,959			144,840	3,429,799
6.4 Other.....	54,516				54,516
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,424,932	0	0	144,840	4,569,772
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	13				13
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	13	0	0	0	13
8. Grand Totals (Lines 6.5 + 7.4).....	4,424,945	0	0	144,840	4,569,785
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	8,396,917		55,046,218	211,476	63,654,611
10. Matured endowments.....	863,372			47,109	910,481
11. Annuity benefits.....	2,424,406		41,505,873		43,930,279
12. Surrender values and withdrawals for life contracts.....	13,247,115		50,856,755	30,901	64,134,771
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	75,291	0	320,060	0	395,351
14. All other benefits, except accident and health.....					0
15. Totals.....	25,007,101	0	147,728,906	289,486	173,025,493

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	75,291				75,291
1302. ....					0
1303. Group supplemental contracts.....			199,838		199,838
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	120,222	0	120,222
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	75,291	0	320,060	0	395,351

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	62	913,393			111	5,304,242	31	39,211	204	6,256,846
17. Incurred during current year.....	608	10,312,295			2,339	52,061,895	170	308,167	3,117	62,682,357
Settled during current year:										
18.1 By payment in full.....	579	9,260,289			2,353	55,046,218	155	258,585	3,087	64,565,092
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	579	9,260,289	0	0	2,353	55,046,218	155	258,585	3,087	64,565,092
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	579	9,260,289	0	0	2,353	55,046,218	155	258,585	3,087	64,565,092
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	91	1,965,399	0	0	97	2,319,919	46	88,793	234	4,374,111
POLICY EXHIBIT										
20. In force December 31, prior year.....	16,960	1,052,634,215	(a)		448	23,362,953,197	3,343	10,393,729	20,751	24,425,981,140
21. Issued during year.....	9	550,127			422	182,851,980			431	183,402,107
22. Other changes to in force (Net).....	(765)	(24,935,315)			(441)	15,203,788	(158)	(370,121)	(1,364)	(10,101,648)
23. In force December 31 of current year.....	16,204	1,028,249,027	0	(a)	429	23,561,008,965	3,185	10,023,608	19,818	24,599,281,599

(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).....	57,972,020	56,116,239		52,438,309	53,554,752
24.1 Federal Employee 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).....	3,126,209	3,199,812		1,658,448	1,735,566
25.2 Guaranteed renewable (b).....	5,906,876	5,908,979		1,500,400	3,684,091
25.3 Non-renewable for stated reasons only (b).....	22,868	22,868			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	9,055,953	9,131,659	0	3,158,848	5,419,657
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	67,027,973	65,247,898	0	55,597,157	58,974,409

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



DIRECT BUSINESS IN OTHER ALIEN GRAND TOTAL DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	17,246		11,347,773		11,365,019
2. Annuity considerations.....	12,490		(1,577,799)		(1,565,309)
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	29,736	0	9,769,974	0	9,799,710
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	82				82
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	846				846
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	928	0	0	0	928
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	928	0	0	0	928
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	312,018,044		431,534	7,800,585	320,250,163
10. Matured endowments.....	6,789,582			726,878	7,516,460
11. Annuity benefits.....	6,715,392		5,222,688		11,938,080
12. Surrender values and withdrawals for life contracts.....	15,757,245		206,224	57,567	16,021,036
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	181,628	0	0	0	181,628
14. All other benefits, except accident and health.....					0
15. Totals.....	341,461,891	0	5,860,446	8,585,030	355,907,367

DETAILS OF WRITE-INS					
1301. ....	181,628				181,628
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	181,628	0	0	0	181,628

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	21	2,648,337			14	293,386			35	2,941,723
17. Incurred during current year.....	9,684	316,159,290			6	638,290	2,833	8,527,463	12,503	325,325,043
Settled during current year:										
18.1 By payment in full.....	9,685	318,807,626				431,534	2,833	8,527,463	12,518	327,766,623
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	9,685	318,807,626	0	0	0	431,534	2,833	8,527,463	12,518	327,766,623
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	9,685	318,807,626	0	0	0	431,534	2,833	8,527,463	12,518	327,766,623
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	1	0	0	20	500,142	0	0	20	500,143
POLICY EXHIBIT										
20. In force December 31, prior year.....	6,839	1,533,216,166	(a)		379	528,788,777			7,218	2,062,004,943
21. Issued during year.....	(478)	(30,824,268)			2	5,005,000			(476)	(25,819,268)
22. Other changes to in force (Net).....	(6,361)	(1,502,391,898)			(381)	3,024,645,244			(6,742)	1,522,253,346
23. In force December 31 of current year.....	0	0	0	(a)	0	3,558,439,021	0	0	0	3,558,439,021

(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).....	1,674,409	2,115,373		750,919	764,353
24.1 Federal Employee 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).....	167,357	203,145		492,806	(3,410,685)
25.2 Guaranteed renewable (b).....	9,223	10,424		69,373	(342,555)
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).....	176,580	213,569	0	562,179	(3,753,240)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,850,989	2,328,942	0	1,313,098	(2,988,887)

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





DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	109,484,279		229,169,160		338,653,439
2. Annuity considerations.....	7,732,255		271,347,180		279,079,435
3. Deposit-type contract funds.....		XXX	247,247,894	XXX	247,247,894
4. Other considerations.....			360,678,963		360,678,963
5. Totals (Sum of Lines 1 to 4).....	117,216,534	0	1,108,443,197	0	1,225,659,731
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	6,563,481			31	6,563,512
6.2 Applied to pay renewal premiums.....	6,773,207				6,773,207
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	54,199,102			2,571,244	56,770,346
6.4 Other.....	478,925				478,925
6.5 Totals (Sum of Lines 6.1 to 6.4).....	68,014,715	0	0	2,571,275	70,585,990
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	267				267
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	267	0	0	0	267
8. Grand Totals (Lines 6.5 + 7.4).....	68,014,982	0	0	2,571,275	70,586,257
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	132,665,769		337,240,090	5,780,884	475,686,743
10. Matured endowments.....	9,112,534			673,997	9,786,531
11. Annuity benefits.....	68,550,274		325,475,591		394,025,865
12. Surrender values and withdrawals for life contracts.....	426,439,339		2,724,328,753	953,642	3,151,721,734
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,605,624	0	1,975,747	0	3,581,371
14. All other benefits, except accident and health.....					0
15. Totals.....	638,373,540	0	3,389,020,181	7,408,523	4,034,802,244

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	1,601,057				1,601,057
1302. Loss of eye or limb benefits.....	4,567				4,567
1303. Group supplemental contracts.....			1,855,470		1,855,470
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	120,277	0	120,277
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	1,605,624	0	1,975,747	0	3,581,371

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	820	12,583,859			715	25,695,926	582	1,026,157	2,117	39,305,941
17. Incurred during current year.....	10,310	143,658,392			13,470	328,562,908	3,387	7,023,231	27,167	479,244,531
Settled during current year:										
18.1 By payment in full.....	10,248	141,778,303			13,619	337,240,090	3,239	6,454,881	27,106	485,473,274
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	10,248	141,778,303	0	0	13,619	337,240,090	3,239	6,454,881	27,106	485,473,274
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	10,248	141,778,303	0	0	13,619	337,240,090	3,239	6,454,881	27,106	485,473,274
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	882	14,463,948	0	0	566	17,018,744	730	1,594,507	2,178	33,077,198
POLICY EXHIBIT										
20. In force December 31, prior year.....	311,934	13,411,854,531	(a)		4,884	101,021,070,949	54,219	164,963,180	371,037	114,597,888,659
21. Issued during year.....	108	9,519,950			2,309	946,146,042			2,417	955,665,992
22. Other changes to in force (Net).....	(17,635)	(664,957,287)			(2,714)	163,629,925,692	(3,669)	(9,681,783)	(24,018)	162,955,286,822
23. In force December 31 of current year.....	294,407	12,756,417,194	0	(a)	4,479	265,597,142,683	50,550	155,281,397	349,436	278,508,841,273

(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).....	275,617,358	260,392,291		203,917,691	208,337,532
24.1 Federal Employee 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).....	16,467,003	16,349,326		7,246,343	15,235,657
25.2 Guaranteed renewable (b).....	21,320,825	21,304,622		9,873,696	13,331,547
25.3 Non-renewable for stated reasons only (b).....	337,730	376,618			(8,385)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	38,125,558	38,030,566	0	17,120,039	28,558,819
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	313,742,916	298,422,857	0	221,037,730	236,896,351

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



DIRECT BUSINESS IN PUERTO RICO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,402,593		8,440,667		9,843,260
2. Annuity considerations.....	8,293		1,312,991		1,321,284
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			2,168,841		2,168,841
5. Totals (Sum of Lines 1 to 4).....	1,410,886	0	11,922,499	0	13,333,385
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	193,903				193,903
6.2 Applied to pay renewal premiums.....	22,601				22,601
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	787,368			816	788,184
6.4 Other.....	7,403				7,403
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,011,275	0	0	816	1,012,091
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	1				1
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1	0	0	0	1
8. Grand Totals (Lines 6.5 + 7.4).....	1,011,276	0	0	816	1,012,092
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,098,554		14,643,807	4,261	16,746,622
10. Matured endowments.....	90,705				90,705
11. Annuity benefits.....	146,774		8,502,380		8,649,154
12. Surrender values and withdrawals for life contracts.....	1,383,612		73,835		1,457,447
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	79,066	0	0	0	79,066
14. All other benefits, except accident and health.....					0
15. Totals.....	3,798,711	0	23,220,022	4,261	27,022,994
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	64,750				64,750
1302. Loss of eye or limb benefits.....	14,316				14,316
1303.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	79,066	0	0	0	79,066

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	295,393			32	985,854		(1)	38	1,281,247
17. Incurred during current year.....	47	2,346,436			664	14,161,047	2	4,261	713	16,511,744
Settled during current year:										
18.1 By payment in full.....	46	2,189,259			669	14,643,807	2	4,261	717	16,837,327
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	46	2,189,259	0	0	669	14,643,807	2	4,261	717	16,837,327
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	46	2,189,259	0	0	669	14,643,807	2	4,261	717	16,837,327
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	7	452,570	0	0	27	503,094		(1)	34	955,664
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,892	160,684,219	(a)		83	2,039,579,417	38	103,706	2,013	2,200,367,341
21. Issued during year.....					13	440,948			13	440,948
22. Other changes to in force (Net).....	(119)	(11,290,211)			(20)	1,559,519,268	(2)	(4,411)	(141)	1,548,224,646
23. In force December 31 of current year.....	1,773	149,394,008	0	(a)	76	3,599,539,633	36	99,295	1,885	3,749,032,935

(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).....	13,989,662	13,339,273		7,698,281	7,858,683
24.1 Federal Employee 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).....	764,309	810,128		2,347,418	752,673
25.2 Guaranteed renewable (b).....	2,058	2,161		446	(919)
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).....	766,367	812,289	0	2,347,864	751,754
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	14,756,029	14,151,562	0	10,046,145	8,610,437

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





DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	11,461,609		10,704,659		22,166,268
2. Annuity considerations.....	542,815		21,615,527		22,158,342
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,811,603		1,811,603
5. Totals (Sum of Lines 1 to 4).....	12,004,424	0	34,131,789	0	46,136,213
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	889,687				889,687
6.2 Applied to pay renewal premiums.....	846,675				846,675
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,233,884			227,272	5,461,156
6.4 Other.....	131,948				131,948
6.5 Totals (Sum of Lines 6.1 to 6.4).....	7,102,194	0	0	227,272	7,329,466
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	138				138
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	138	0	0	0	138
8. Grand Totals (Lines 6.5 + 7.4).....	7,102,332	0	0	227,272	7,329,604
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	12,942,819		21,302,020	392,440	34,637,279
10. Matured endowments.....	1,001,401			72,888	1,074,289
11. Annuity benefits.....	6,619,740		27,819,149		34,438,889
12. Surrender values and withdrawals for life contracts.....	51,621,571		17,249,972	57,195	68,928,738
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	211,650	0	13,699	0	225,349
14. All other benefits, except accident and health.....					0
15. Totals.....	72,397,181	0	66,384,840	522,523	139,304,544

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	205,050				205,050
1302. Loss of eye or limb benefits.....	6,600				6,600
1303. Group supplemental contracts.....			13,699		13,699
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	211,650	0	13,699	0	225,349

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	82	969,572			33	2,767,310	35	60,587	150	3,797,469
17. Incurred during current year.....	923	15,367,045			665	19,825,155	295	535,941	1,883	35,728,141
Settled during current year:										
18.1 By payment in full.....	897	13,944,220			682	21,302,020	275	465,328	1,854	35,711,568
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	897	13,944,220	0	0	682	21,302,020	275	465,328	1,854	35,711,568
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	897	13,944,220	0	0	682	21,302,020	275	465,328	1,854	35,711,568
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	108	2,392,397	0	0	16	1,290,445	55	131,200	179	3,814,042
POLICY EXHIBIT										
20. In force December 31, prior year.....	27,426	1,654,408,086	(a)		888	6,007,227,528	3,905	11,280,233	32,219	7,672,915,847
21. Issued during year.....	3	84,000			37	59,239,097			40	59,323,097
22. Other changes to in force (Net).....	(1,462)	(75,371,513)			(58)	792,848,440	(274)	(695,378)	(1,794)	716,781,549
23. In force December 31 of current year.....	25,967	1,579,120,573	0	(a)	867	6,859,315,065	3,631	10,584,855	30,465	8,449,020,493

(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).....	10,411,993	10,709,270		10,261,215	10,523,206
24.1 Federal Employee 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).....	1,208,593	1,219,206		676,130	1,458,825
25.2 Guaranteed renewable (b).....	3,368,509	3,361,610		2,152,173	1,220,136
25.3 Non-renewable for stated reasons only (b).....	13,870	18,378			(5,482)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,590,972	4,599,194	0	2,828,303	2,673,479
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	15,002,965	15,308,464	0	13,089,518	13,196,685

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



DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	25,505,580		136,420,594		161,926,154
2. Annuity considerations.....	849,258		93,796,701		94,645,959
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			27,601,935		27,601,935
5. Totals (Sum of Lines 1 to 4).....	26,354,818	0	257,819,230	0	284,174,048
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,654,402				1,654,402
6.2 Applied to pay renewal premiums.....	1,222,730				1,222,730
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	10,898,095			231,241	11,129,336
6.4 Other.....	182,658				182,658
6.5 Totals (Sum of Lines 6.1 to 6.4).....	13,957,885	0	0	231,241	14,189,126
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	3				3
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	3	0	0	0	3
8. Grand Totals (Lines 6.5 + 7.4).....	13,957,888	0	0	231,241	14,189,129
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	34,778,204		161,324,889	412,605	196,515,698
10. Matured endowments.....	1,382,963			72,177	1,455,140
11. Annuity benefits.....	7,872,307		68,718,598		76,590,905
12. Surrender values and withdrawals for life contracts.....	73,536,465		26,253,767	88,135	99,878,367
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	504,370	0	153,954	0	658,324
14. All other benefits, except accident and health.....					0
15. Totals.....	118,074,309	0	256,451,208	572,917	375,098,434
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	504,370				504,370
1302. ....					0
1303. Group supplemental contracts.....			140,291		140,291
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	13,663	0	13,663
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	504,370	0	153,954	0	658,324

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	151	2,428,197			149	6,620,988	59	71,703	359	9,120,889
17. Incurred during current year.....	1,580	37,725,124			5,224	162,751,760	272	562,636	7,056	201,039,520
Settled during current year:										
18.1 By payment in full.....	1,539	36,161,167			5,158	161,324,889	268	484,782	6,965	197,970,838
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,539	36,161,167	0	0	5,158	161,324,889	268	484,782	6,965	197,970,838
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,539	36,161,167	0	0	5,158	161,324,889	268	484,782	6,965	197,970,838
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	172	3,992,154	0	0	215	8,047,859	63	149,557	450	12,189,571
POLICY EXHIBIT										
20. In force December 31, prior year.....	53,631	2,988,795,471	(a)		785	25,437,205,248	5,155	15,276,028	59,571	28,441,276,747
21. Issued during year.....	89	4,653,980			381	244,576,001			470	249,229,981
22. Other changes to in force (Net).....	(2,216)	(126,468,266)			(449)	31,645,624,450	(278)	(705,218)	(2,943)	31,518,450,966
23. In force December 31 of current year.....	51,504	2,866,981,185	0	(a)	717	57,327,405,699	4,877	14,570,810	57,098	60,208,957,694

(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).....	73,693,122	69,533,618		79,053,593	81,163,764
24.1 Federal Employee 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).....	4,633,608	4,763,042		3,055,097	(65,344)
25.2 Guaranteed renewable (b).....	4,262,539	4,398,576		1,685,233	1,448,905
25.3 Non-renewable for stated reasons only (b).....	38,053	38,112			3
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,934,200	9,199,730	0	4,740,330	1,383,564
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	82,627,322	78,733,348	0	83,793,923	82,547,328

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





DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,316,083		9,991,603		11,307,686
2. Annuity considerations.....	57,179		13,382,664		13,439,843
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,373,262	0	23,374,267	0	24,747,529
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	86,445				86,445
6.2 Applied to pay renewal premiums.....	66,509				66,509
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	566,442			14,851	581,293
6.4 Other.....	17,593				17,593
6.5 Totals (Sum of Lines 6.1 to 6.4).....	736,989	0	0	14,851	751,840
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	736,989	0	0	14,851	751,840
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	741,123		15,400,149	16,238	16,157,510
10. Matured endowments.....	41,864			2,230	44,094
11. Annuity benefits.....	574,617		4,953,413		5,528,030
12. Surrender values and withdrawals for life contracts.....	5,308,340		1,201,287	10,635	6,520,262
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	7,127	0	0	0	7,127
14. All other benefits, except accident and health.....					0
15. Totals.....	6,673,071	0	21,554,849	29,103	28,257,023

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	7,127				7,127
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	7,127	0	0	0	7,127

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	28,822			19	277,132		2	23	305,956
17. Incurred during current year.....	43	809,585			639	15,850,159	17	29,709	699	16,689,453
Settled during current year:										
18.1 By payment in full.....	43	782,987			636	15,400,149	14	18,468	693	16,201,604
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	43	782,987	0	0	636	15,400,149	14	18,468	693	16,201,604
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	43	782,987	0	0	636	15,400,149	14	18,468	693	16,201,604
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	55,420	0	0	22	727,142	3	11,243	29	793,805
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,411	140,531,438	(a)		531	5,745,014,015	321	1,055,410	3,263	5,896,600,863
21. Issued during year.....	1	5,000			126	425,558,762			127	425,563,762
22. Other changes to in force (Net).....	(108)	(5,808,087)			(139)	1,477,076,567	(23)	(60,895)	(270)	1,471,207,585
23. In force December 31 of current year.....	2,304	134,728,351	0	(a)	518	7,647,649,344	298	994,515	3,120	7,783,372,210

(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).....	12,172,088	11,743,140		8,375,195	8,596,553
24.1 Federal Employee 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).....	387,349	404,674		145,201	(89,875)
25.2 Guaranteed renewable (b).....	1,030,259	1,029,961		168,554	65,323
25.3 Non-renewable for stated reasons only (b).....	24,548	24,548			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,442,156	1,459,183	0	313,755	(24,552)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	13,614,244	13,202,323	0	8,688,950	8,572,001

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



DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	24,981,278		132,333,663		157,314,941
2. Annuity considerations.....	1,354,251		936,391,831		937,746,092
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			25,991,498		25,991,498
5. Totals (Sum of Lines 1 to 4).....	26,335,539	0	1,094,716,992	0	1,121,052,531
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,790,310				1,790,310
6.2 Applied to pay renewal premiums.....	1,738,486				1,738,486
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	11,029,250			330,009	11,359,259
6.4 Other.....	185,431				185,431
6.5 Totals (Sum of Lines 6.1 to 6.4).....	14,743,477	0	0	330,009	15,073,486
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	6				6
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	6	0	0	0	6
8. Grand Totals (Lines 6.5 + 7.4).....	14,743,483	0	0	330,009	15,073,492
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	33,775,094		193,217,804	553,923	227,546,821
10. Matured endowments.....	1,405,804			71,391	1,477,195
11. Annuity benefits.....	18,772,743		95,834,960		114,607,703
12. Surrender values and withdrawals for life contracts.....	103,588,652		23,878,087	132,505	127,599,244
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	276,822	0	317,459	0	594,281
14. All other benefits, except accident and health.....					0
15. Totals.....	157,819,115	0	313,248,310	757,819	471,825,244

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	276,822				276,822
1302. ....					0
1303. Group supplemental contracts.....			296,430		296,430
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	21,029	0	21,029
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	276,822	0	317,459	0	594,281

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	124	3,230,550			326	11,714,796	91	105,143	541	15,050,489
17. Incurred during current year.....	1,352	34,331,216			6,792	191,625,495	375	711,995	8,519	226,668,706
Settled during current year:										
18.1 By payment in full.....	1,336	35,180,898			6,841	193,217,804	368	625,314	8,545	229,024,016
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,336	35,180,898	0	0	6,841	193,217,804	368	625,314	8,545	229,024,016
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....					1	20,000			1	20,000
18.6 Total settlements.....	1,336	35,180,898	0	0	6,842	193,237,804	368	625,314	8,546	229,044,016
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	140	2,380,868	0	0	276	10,102,487	98	191,824	514	12,675,179
POLICY EXHIBIT										
20. In force December 31, prior year.....	47,405	3,181,809,978	(a)		1,307	43,315,003,545	7,958	22,178,261	56,670	46,518,991,784
21. Issued during year.....	26	1,131,364			367	636,541,877			393	637,673,241
22. Other changes to in force (Net).....	(2,397)	(181,631,611)			(369)	6,528,456,454	(399)	(1,060,105)	(3,165)	6,345,764,738
23. In force December 31 of current year.....	45,034	3,001,309,731	0	(a)	1,305	50,480,001,876	7,559	21,118,156	53,898	53,502,429,763

(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).....	128,569,805	120,663,020		99,933,247	102,434,740
24.1 Federal Employee 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).....	6,032,186	6,159,621		2,224,955	11,983,175
25.2 Guaranteed renewable (b).....	9,711,400	9,667,482		4,191,614	6,894,834
25.3 Non-renewable for stated reasons only (b).....	113,883	118,096		19,264	25,309
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	15,857,469	15,945,199	0	6,435,833	18,903,318
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	144,427,274	136,608,219	0	106,369,080	121,338,058

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





DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	98,177,567		601,911,362		700,088,929
2. Annuity considerations.....	7,141,007		449,814,878		456,955,885
3. Deposit-type contract funds.....		XXX	1,716,168	XXX	1,716,168
4. Other considerations.....			38,792,628		38,792,628
5. Totals (Sum of Lines 1 to 4).....	105,318,574	0	1,092,235,036	0	1,197,553,610
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,060,082				3,060,082
6.2 Applied to pay renewal premiums.....	3,490,849				3,490,849
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	37,210,237			322,930	37,533,167
6.4 Other.....	484,094				484,094
6.5 Totals (Sum of Lines 6.1 to 6.4).....	44,245,262	0	0	322,930	44,568,192
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	94				94
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	94	0	0	0	94
8. Grand Totals (Lines 6.5 + 7.4).....	44,245,356	0	0	322,930	44,568,286
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	81,456,598		723,143,727	446,378	805,046,703
10. Matured endowments.....	2,585,279			73,642	2,658,921
11. Annuity benefits.....	35,258,537		322,122,056		357,380,593
12. Surrender values and withdrawals for life contracts.....	229,487,351		181,752,668	186,737	411,426,756
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	697,885	0	1,964,268	0	2,662,153
14. All other benefits, except accident and health.....					0
15. Totals.....	349,485,650	0	1,228,982,719	706,757	1,579,175,126

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	692,865				692,865
1302. Loss of eye or limb benefits.....	5,020				5,020
1303. Group supplemental contracts.....			1,929,220		1,929,220
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	35,048	0	35,048
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	697,885	0	1,964,268	0	2,662,153

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	306	8,519,235			928	44,360,673	68	158,084	1,302	53,037,991
17. Incurred during current year.....	2,658	86,122,893			19,829	721,156,033	263	554,538	22,750	807,833,464
Settled during current year:										
18.1 By payment in full.....	2,554	84,041,877			19,840	723,093,727	258	520,020	22,652	807,655,624
18.2 By payment on compromised claims.....						50,000			0	50,000
18.3 Totals paid.....	2,554	84,041,877	0	0	19,840	723,143,727	258	520,020	22,652	807,705,624
18.4 Reduction by compromise.....						(49,000)			0	(49,000)
18.5 Amount rejected.....					1	488,000			1	488,000
18.6 Total settlements.....	2,554	84,041,877	0	0	19,841	723,582,727	258	520,020	22,653	808,144,624
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	410	10,600,251	0	0	916	41,933,979	73	192,602	1,399	52,726,831
POLICY EXHIBIT										
20. In force December 31, prior year.....	128,049	13,686,380,325	(a)		10,813	242,553,517,177	6,486	21,850,003	145,348	256,261,747,505
21. Issued during year.....	143	13,551,705			4,240	5,025,644,512			4,383	5,039,196,217
22. Other changes to in force (Net).....	(6,028)	(644,166,316)			(4,358)	16,059,009,528	(295)	(815,385)	(10,681)	15,414,027,827
23. In force December 31 of current year.....	122,164	13,055,765,714	0	(a)	10,695	263,638,171,217	6,191	21,034,618	139,050	276,714,971,549

(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).....	656,212,437	618,042,924		518,918,466	531,295,177
24.1 Federal Employee 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).....	21,126,796	21,446,521		9,474,494	15,307,765
25.2 Guaranteed renewable (b).....	16,672,852	16,397,196		7,088,352	12,783,391
25.3 Non-renewable for stated reasons only (b).....	231,782	260,435		15,482	18,073
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	38,031,430	38,104,152	0	16,578,328	28,109,229
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	694,243,867	656,147,076	0	535,496,794	559,404,406

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



DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,326,710		40,269,969		45,596,679
2. Annuity considerations.....	1,507,753		40,246,322		41,754,075
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			661,843		661,843
5. Totals (Sum of Lines 1 to 4).....	6,834,463	0	81,178,134	0	88,012,597
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	289,784				289,784
6.2 Applied to pay renewal premiums.....	174,016				174,016
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,258,901			241,695	2,500,596
6.4 Other.....	20,567				20,567
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,743,268	0	0	241,695	2,984,963
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	2				2
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2	0	0	0	2
8. Grand Totals (Lines 6.5 + 7.4).....	2,743,270	0	0	241,695	2,984,965
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	6,216,551		81,748,579	415,967	88,381,097
10. Matured endowments.....	351,570			40,777	392,347
11. Annuity benefits.....	2,638,936		18,713,711		21,352,647
12. Surrender values and withdrawals for life contracts.....	25,117,312		2,182,208	46,632	27,346,152
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	66,156	0	1,360,411	0	1,426,567
14. All other benefits, except accident and health.....					0
15. Totals.....	34,390,525	0	104,004,909	503,376	138,898,810
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	66,156				66,156
1302. ....					0
1303. Group supplemental contracts.....			1,360,411		1,360,411
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	66,156	0	1,360,411	0	1,426,567

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	44	404,426			115	3,989,234	82	125,286	241	4,518,946
17. Incurred during current year.....	494	6,637,674			2,843	80,691,458	268	483,084	3,605	87,812,216
Settled during current year:										
18.1 By payment in full.....	486	6,568,122			2,871	81,748,579	269	456,744	3,626	88,773,445
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	486	6,568,122	0	0	2,871	81,748,579	269	456,744	3,626	88,773,445
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	486	6,568,122	0	0	2,871	81,748,579	269	456,744	3,626	88,773,445
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	52	473,978	0	0	87	2,932,113	81	151,626	220	3,557,717
POLICY EXHIBIT										
20. In force December 31, prior year.....	15,457	813,951,275	(a)		388	22,711,100,668	5,263	15,700,800	21,108	23,540,752,744
21. Issued during year.....	13	725,242			246	308,065,907			259	308,791,149
22. Other changes to in force (Net).....	(671)	(48,095,374)			(211)	5,563,319,284	(280)	(677,441)	(1,162)	5,514,546,469
23. In force December 31 of current year.....	14,799	766,581,143	0	(a)	423	28,582,485,859	4,983	15,023,359	20,205	29,364,090,362

(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).....	51,155,045	47,651,025		41,237,744	42,265,086
24.1 Federal Employee 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).....	1,468,974	1,508,176		1,396,751	(2,742,907)
25.2 Guaranteed renewable (b).....	1,490,802	1,470,485		534,009	22,601
25.3 Non-renewable for stated reasons only (b).....	57,348	34,480			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,017,124	3,013,141	0	1,930,760	(2,720,306)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	54,172,169	50,664,166	0	43,168,504	39,544,780

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





DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	48,725,120		165,833,113		214,558,233
2. Annuity considerations.....	3,160,183		271,582,299		274,742,482
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,611,363		1,611,363
5. Totals (Sum of Lines 1 to 4).....	51,885,303	0	439,026,775	0	490,912,078
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,636,682			32	2,636,714
6.2 Applied to pay renewal premiums.....	2,683,571				2,683,571
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	18,227,085			497,719	18,724,804
6.4 Other.....	298,975				298,975
6.5 Totals (Sum of Lines 6.1 to 6.4).....	23,846,313	0	0	497,751	24,344,064
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	63				63
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	63	0	0	0	63
8. Grand Totals (Lines 6.5 + 7.4).....	23,846,376	0	0	497,751	24,344,127
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	48,127,169		366,862,689	814,353	415,804,211
10. Matured endowments.....	2,573,123			142,006	2,715,129
11. Annuity benefits.....	21,882,623		97,773,213		119,655,836
12. Surrender values and withdrawals for life contracts.....	146,551,493		43,049,458	188,561	189,789,512
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	571,328	0	1,689,862	0	2,261,190
14. All other benefits, except accident and health.....					0
15. Totals.....	219,705,736	0	509,375,222	1,144,920	730,225,878
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....		570,816			570,816
1302. Loss of eye or limb benefits.....		512			512
1303. Group supplemental contracts.....			1,689,862		1,689,862
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		571,328	0	1,689,862	2,261,190

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	220	3,653,876			267	15,050,572	104	175,313	591	18,879,760
17. Incurred during current year.....	2,512	51,661,815			9,711	363,070,139	551	1,145,430	12,774	415,877,384
Settled during current year:										
18.1 By payment in full.....	2,490	50,700,292			9,722	366,862,689	519	956,359	12,731	418,519,340
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,490	50,700,292	0	0	9,722	366,862,689	519	956,359	12,731	418,519,340
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,490	50,700,292	0	0	9,722	366,862,689	519	956,359	12,731	418,519,340
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	242	4,615,399	0	0	256	11,258,022	136	364,384	634	16,237,804
POLICY EXHIBIT										
20. In force December 31, prior year.....	89,639	6,981,471,668	(a)		2,210	101,562,197,115	10,780	33,329,979	102,629	108,576,998,762
21. Issued during year.....	72	12,970,240			1,150	993,103,002			1,222	1,006,073,242
22. Other changes to in force (Net).....	(4,820)	(349,033,144)			(1,153)	9,219,479,505	(595)	(1,626,409)	(6,568)	8,868,819,952
23. In force December 31 of current year.....	84,891	6,645,408,764	0	(a)	2,207	111,774,779,622	10,185	31,703,570	97,283	118,451,891,956

(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).....	198,826,267	186,113,725		179,093,160	182,629,093
24.1 Federal Employee 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).....	9,723,218	9,962,393		2,839,634	1,840,768
25.2 Guaranteed renewable (b).....	12,173,018	12,184,929		7,171,966	6,078,474
25.3 Non-renewable for stated reasons only (b).....	89,717	103,817		4,999	4,692
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	21,985,953	22,251,139	0	10,016,599	7,923,934
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	220,812,220	208,364,864	0	189,109,759	190,553,027

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



DIRECT BUSINESS IN U.S. VIRGIN ISLANDS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	986,610		439,053		1,425,663
2. Annuity considerations.....	32,890		831		33,721
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,019,500	0	439,884	0	1,459,384
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	10,491				10,491
6.2 Applied to pay renewal premiums.....	60,341				60,341
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	357,762				357,762
6.4 Other.....	2,534				2,534
6.5 Totals (Sum of Lines 6.1 to 6.4).....	431,128	0	0	0	431,128
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	431,128	0	0	0	431,128
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	181,825		200,188		382,013
10. Matured endowments.....					0
11. Annuity benefits.....	265,201		39,145		304,346
12. Surrender values and withdrawals for life contracts.....	1,174,165				1,174,165
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,621,191	0	239,333	0	1,860,524

DETAILS OF WRITE-INS					
1301. ....					0
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	27,552			4	190,353		(0)	5	217,904
17. Incurred during current year.....	2	154,276				85,458			2	239,734
Settled during current year:										
18.1 By payment in full.....	3	181,825			3	200,188			6	382,013
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	181,825	0	0	3	200,188	0	0	6	382,013
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	181,825	0	0	3	200,188	0	0	6	382,013
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	3	0	0	1	75,623	0	(0)	1	75,625
POLICY EXHIBIT										
20. In force December 31, prior year.....	355	88,118,142	(a)		38	161,900,397		0	393	250,018,539
21. Issued during year.....	(16)	(552,538)			28				12	(552,538)
22. Other changes to in force (Net).....	(337)	(86,221,604)			(36)	(77,851,118)			(373)	(164,072,722)
23. In force December 31 of current year.....	2	1,344,000	0	(a)	30	84,049,279	0	0	32	85,393,279

(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).....	1,256,902	1,134,187		363,469	369,718
24.1 Federal Employee 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).....	4,417	5,272			6,589
25.2 Guaranteed renewable (b).....	877	672		197	213
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).....	5,294	5,944	0	197	6,802
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,262,196	1,140,131	0	363,666	376,520

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





DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,987,487		6,937,735		12,925,222
2. Annuity considerations.....	314,550		11,494,438		11,808,988
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			12,331,326		12,331,326
5. Totals (Sum of Lines 1 to 4).....	6,302,037	0	30,763,499	0	37,065,536
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	629,761				629,761
6.2 Applied to pay renewal premiums.....	467,434				467,434
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,632,770			50,749	3,683,519
6.4 Other.....	84,763				84,763
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,814,728	0	0	50,749	4,865,477
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	4,814,728	0	0	50,749	4,865,477
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	8,284,810		12,348,751	135,148	20,768,709
10. Matured endowments.....	715,011			16,283	731,294
11. Annuity benefits.....	1,996,784		8,140,199		10,136,983
12. Surrender values and withdrawals for life contracts.....	27,873,378		23,208,926	28,136	51,110,440
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	75,488	0	1,772	0	77,260
14. All other benefits, except accident and health.....					0
15. Totals.....	38,945,471	0	43,699,648	179,567	82,824,686
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	75,488				75,488
1302. ....					0
1303. Group supplemental contracts.....			1,772		1,772
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	75,488	0	1,772	0	77,260

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	46	609,156			19	596,288	16	26,483	81	1,231,926
17. Incurred during current year.....	493	8,880,974			442	12,311,960	68	149,866	1,003	21,342,800
Settled during current year:										
18.1 By payment in full.....	499	8,999,821			447	12,348,751	71	151,431	1,017	21,500,003
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	499	8,999,821	0	0	447	12,348,751	71	151,431	1,017	21,500,003
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	499	8,999,821	0	0	447	12,348,751	71	151,431	1,017	21,500,003
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	40	490,309	0	0	14	559,497	13	24,918	67	1,074,723
POLICY EXHIBIT										
20. In force December 31, prior year.....	17,047	819,806,955	(a)		93	3,190,298,439	1,268	3,584,372	18,408	4,013,689,766
21. Issued during year.....	2	75,000			38	81,646,969			40	81,721,969
22. Other changes to in force (Net).....	(909)	(33,697,998)			(30)	106,901,619	(69)	(184,062)	(1,008)	73,019,559
23. In force December 31 of current year.....	16,140	786,183,957	0	(a)	101	3,378,847,027	1,199	3,400,310	17,440	4,168,431,294

(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).....	8,532,788	8,185,549		6,372,658	6,515,510
24.1 Federal Employee 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).....	543,105	550,341		336,611	(250,048)
25.2 Guaranteed renewable (b).....	1,326,844	1,315,835		546,458	476,108
25.3 Non-renewable for stated reasons only (b).....	5,089	8,247			129
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,875,018	1,874,423	0	883,069	226,189
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	10,407,806	10,059,972	0	7,255,727	6,741,699

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



DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	19,853,057		135,697,505		155,550,562
2. Annuity considerations.....	1,129,065		243,030,219		244,159,284
3. Deposit-type contract funds.....		XXX	19,960,941	XXX	19,960,941
4. Other considerations.....			25,360,945		25,360,945
5. Totals (Sum of Lines 1 to 4).....	20,982,122	0	424,049,610	0	445,031,732
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,125,968				1,125,968
6.2 Applied to pay renewal premiums.....	1,228,779				1,228,779
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	7,909,659			318,550	8,228,209
6.4 Other.....	130,772				130,772
6.5 Totals (Sum of Lines 6.1 to 6.4).....	10,395,178	0	0	318,550	10,713,728
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	53				53
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	53	0	0	0	53
8. Grand Totals (Lines 6.5 + 7.4).....	10,395,231	0	0	318,550	10,713,781
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	24,212,184		208,531,191	334,059	233,077,434
10. Matured endowments.....	1,371,577			142,796	1,514,373
11. Annuity benefits.....	12,143,815		57,423,906		69,567,721
12. Surrender values and withdrawals for life contracts.....	77,901,788		52,117,271	63,717	130,082,776
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	182,284	0	1,013,398	0	1,195,682
14. All other benefits, except accident and health.....					0
15. Totals.....	115,811,648	0	319,085,766	540,572	435,437,986
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	182,284				182,284
1302. ....					0
1303. Group supplemental contracts.....			754,800		754,800
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	258,598	0	258,598
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	182,284	0	1,013,398	0	1,195,682

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	104	1,872,948			280	15,002,179	56	93,925	440	16,969,052
17. Incurred during current year.....	1,135	30,729,075			6,029	207,175,228	350	540,458	7,514	238,444,761
Settled during current year:										
18.1 By payment in full.....	1,102	25,583,761			6,008	208,531,191	326	476,856	7,436	234,591,808
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,102	25,583,761	0	0	6,008	208,531,191	326	476,856	7,436	234,591,808
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,102	25,583,761	0	0	6,008	208,531,191	326	476,856	7,436	234,591,808
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	137	7,018,262	0	0	301	13,646,216	80	157,527	518	20,822,005
POLICY EXHIBIT										
20. In force December 31, prior year.....	39,963	3,068,920,761	(a)		1,544	80,095,390,624	6,962	20,952,578	48,469	83,185,263,963
21. Issued during year.....	27	4,469,286			849	880,943,035			876	885,412,321
22. Other changes to in force (Net).....	(2,071)	(192,955,832)			(897)	19,399,012,095	(337)	(814,019)	(3,305)	19,205,242,244
23. In force December 31 of current year.....	37,919	2,880,434,215	0	(a)	1,496	100,375,345,754	6,625	20,138,559	46,040	103,275,918,528

(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).....	104,354,321	100,338,486		100,726,014	102,844,093
24.1 Federal Employee 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).....	4,028,710	4,141,214		1,337,249	2,625,268
25.2 Guaranteed renewable (b).....	10,294,029	10,258,512		2,694,619	3,503,654
25.3 Non-renewable for stated reasons only (b).....	22,714	23,008			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	14,345,453	14,422,734	0	4,031,868	6,128,922
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	118,699,774	114,761,220	0	104,757,882	108,973,015

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





DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	22,671,264		80,171,827		102,843,091
2. Annuity considerations.....	1,870,068		69,862,348		71,732,416
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			40,444,498		40,444,498
5. Totals (Sum of Lines 1 to 4).....	24,541,332	0	190,478,673	0	215,020,005
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,221,761				2,221,761
6.2 Applied to pay renewal premiums.....	1,638,253				1,638,253
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	10,903,589			788,622	11,692,211
6.4 Other.....	164,990				164,990
6.5 Totals (Sum of Lines 6.1 to 6.4).....	14,928,593	0	0	788,622	15,717,215
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	49				49
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	49	0	0	0	49
8. Grand Totals (Lines 6.5 + 7.4).....	14,928,642	0	0	788,622	15,717,264
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	40,469,948		97,397,132	1,672,709	139,539,789
10. Matured endowments.....	1,908,592			234,212	2,142,804
11. Annuity benefits.....	21,917,191		54,989,478		76,906,669
12. Surrender values and withdrawals for life contracts.....	158,922,955		101,564,770	462,917	260,950,642
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	168,033	0	619,120	0	787,153
14. All other benefits, except accident and health.....					0
15. Totals.....	223,386,719	0	254,570,500	2,369,838	480,327,057
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	168,033				168,033
1302.....					0
1303. Group supplemental contracts.....			619,120		619,120
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	168,033	0	619,120	0	787,153

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	242	2,159,330			200	4,546,054	208	365,862	650	7,071,246
17. Incurred during current year.....	2,693	45,689,805			4,475	97,877,608	1,034	2,018,410	8,202	145,585,823
Settled during current year:										
18.1 By payment in full.....	2,628	42,378,539			4,456	97,397,132	1,048	1,906,922	8,132	141,682,593
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,628	42,378,539	0	0	4,456	97,397,132	1,048	1,906,922	8,132	141,682,593
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,628	42,378,539	0	0	4,456	97,397,132	1,048	1,906,922	8,132	141,682,593
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	307	5,470,596	0	0	219	5,026,530	194	477,350	720	10,974,476
POLICY EXHIBIT										
20. In force December 31, prior year.....	78,662	3,445,556,977	(a)		1,211	26,636,124,018	16,266	49,157,248	96,139	30,130,838,243
21. Issued during year.....	39	7,481,114			476	1,113,231,176			515	1,120,712,290
22. Other changes to in force (Net).....	(4,808)	(208,359,336)			(528)	3,130,550,799	(1,164)	(3,063,888)	(6,500)	2,919,127,575
23. In force December 31 of current year.....	73,893	3,244,678,755	0	(a)	1,159	30,879,905,993	15,102	46,093,360	90,154	34,170,678,108

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	63,630,061	61,265,141		54,173,494	55,484,524
24.1 Federal Employee 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).....	3,522,026	3,557,433		1,028,853	3,759,722
25.2 Guaranteed renewable (b).....	6,159,152	6,105,360		1,918,726	3,892,256
25.3 Non-renewable for stated reasons only (b).....	46,784	55,478			(3,987)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	9,727,962	9,718,271	0	2,947,579	7,647,991
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	73,358,023	70,983,412	0	57,121,073	63,132,515

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



DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	6,503,800		24,466,242		30,970,042
2. Annuity considerations.....	180,024		21,670,934		21,850,958
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			7,117,451		7,117,451
5. Totals (Sum of Lines 1 to 4).....	6,683,824	0	53,254,627	0	59,938,451
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	422,291				422,291
6.2 Applied to pay renewal premiums.....	336,358				336,358
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,784,176			152,751	3,936,927
6.4 Other.....	43,555				43,555
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,586,380	0	0	152,751	4,739,131
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	103				103
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	103	0	0	0	103
8. Grand Totals (Lines 6.5 + 7.4).....	4,586,483	0	0	152,751	4,739,234
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	10,998,174		52,089,990	273,132	63,361,296
10. Matured endowments.....	665,761			27,702	693,463
11. Annuity benefits.....	2,170,803		18,664,281		20,835,084
12. Surrender values and withdrawals for life contracts.....	31,323,591		27,303,522	47,442	58,674,555
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	173,447	0	1,253,874	0	1,427,321
14. All other benefits, except accident and health.....					0
15. Totals.....	45,331,776	0	99,311,667	348,276	144,991,719
DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	173,447				173,447
1302. ....					0
1303. Group supplemental contracts.....			1,173,764		1,173,764
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	80,110	0	80,110
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	173,447	0	1,253,874	0	1,427,321

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	75	1,781,118			83	2,034,519	72	80,644	230	3,876,281
17. Incurred during current year.....	615	10,978,132			1,945	51,332,266	180	365,589	2,740	62,675,987
Settled during current year:										
18.1 By payment in full.....	618	11,663,935			1,951	52,089,990	196	300,834	2,765	64,054,759
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	618	11,663,935	0	0	1,951	52,089,990	196	300,834	2,765	64,054,759
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....					1	10,000			1	10,000
18.6 Total settlements.....	618	11,663,935	0	0	1,952	52,099,990	196	300,834	2,766	64,064,759
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	72	1,095,315	0	0	76	1,266,795	56	125,399	204	2,487,509
POLICY EXHIBIT										
20. In force December 31, prior year.....	19,380	799,623,324	(a)		365	11,747,885,860	3,134	8,720,042	22,879	12,556,229,226
21. Issued during year.....	13	420,000			266	259,373,746			279	259,793,746
22. Other changes to in force (Net).....	(1,146)	(41,092,564)			(262)	828,139,320	(165)	(436,128)	(1,573)	786,610,628
23. In force December 31 of current year.....	18,247	758,950,760	0	(a)	369	12,835,398,926	2,969	8,283,914	21,585	13,602,633,600

(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).....	26,917,369	25,520,913		29,537,644	30,278,224
24.1 Federal Employee 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).....	944,173	984,451		205,587	(617,629)
25.2 Guaranteed renewable (b).....	1,520,864	1,493,550		1,101,807	1,766,586
25.3 Non-renewable for stated reasons only (b).....	81,196	80,927		49,411	65,651
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,546,233	2,558,928	0	1,356,805	1,214,608
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	29,463,602	28,079,841	0	30,894,449	31,492,832

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





DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,525,465		6,618,682		8,144,147
2. Annuity considerations.....	67,268		8,088,738		8,156,006
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,592,733	0	14,707,420	0	16,300,153
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	79,522				79,522
6.2 Applied to pay renewal premiums.....	106,339				106,339
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	702,342			13,776	716,118
6.4 Other.....	7,997				7,997
6.5 Totals (Sum of Lines 6.1 to 6.4).....	896,200	0	0	13,776	909,976
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	896,200	0	0	13,776	909,976
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	895,218		14,491,920	15,733	15,402,871
10. Matured endowments.....	78,069			823	78,892
11. Annuity benefits.....	430,681		4,418,685		4,849,366
12. Surrender values and withdrawals for life contracts.....	2,126,381		1,622,927	19,994	3,769,302
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	10,225	0	0	0	10,225
14. All other benefits, except accident and health.....					0
15. Totals.....	3,540,574	0	20,533,532	36,550	24,110,656

DETAILS OF WRITE-INS					
1301. Waived premium due to disability.....	10,225				10,225
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	10,225	0	0	0	10,225

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pals. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	9	70,295			26	857,662	3	2,187	38	930,144
17. Incurred during current year.....	65	1,125,676			558	14,015,984	8	27,391	631	15,169,051
Settled during current year:										
18.1 By payment in full.....	65	973,287			565	14,491,920	8	16,556	638	15,481,763
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	65	973,287	0	0	565	14,491,920	8	16,556	638	15,481,763
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	65	973,287	0	0	565	14,491,920	8	16,556	638	15,481,763
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	9	222,684	0	0	19	381,726	3	13,022	31	617,432
POLICY EXHIBIT										
20. In force December 31, prior year.....	3,263	205,880,473	(a)		70	4,352,206,012	316	1,009,387	3,649	4,559,095,872
21. Issued during year.....	3	78,600			18	13,142,464			21	13,221,064
22. Other changes to in force (Net).....	(129)	(8,042,794)			(24)	(318,530,890)	(13)	(63,477)	(166)	(326,637,161)
23. In force December 31 of current year.....	3,137	197,916,279	0	(a)	64	4,046,817,586	303	945,910	3,504	4,245,679,775

(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).....	4,142,436	3,755,773		6,598,471	6,743,790
24.1 Federal Employee 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).....	221,154	231,513		255,095	95,865
25.2 Guaranteed renewable (b).....	443,443	442,664		391,106	581,898
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).....	664,597	674,177	0	646,201	677,763
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	4,807,033	4,429,950	0	7,244,672	7,421,553

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



DIRECT BUSINESS IN Other Alien # 1 DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	100,570		5,495,591		5,596,161
2. Annuity considerations.....	36,465		1,567,683		1,604,148
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	137,035	0	7,063,274	0	7,200,309
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	878				878
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	10,445				10,445
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	11,323	0	0	0	11,323
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	11,323	0	0	0	11,323
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,377,332				5,377,332
10. Matured endowments.....	10,733				10,733
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	62,719		1,395,255		1,457,974
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	5,450,784	0	1,395,255	0	6,846,039

DETAILS OF WRITE-INS

1301. ....					0
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....					20	500,143			20	500,143
17. Incurred during current year.....	72	7,090,552			(20)	(500,143)			52	6,590,409
Settled during current year:										
18.1 By payment in full.....	27	5,388,065							27	5,388,065
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	27	5,388,065	0	0	0	0	0	0	27	5,388,065
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	27	5,388,065	0	0	0	0	0	0	27	5,388,065
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	45	1,702,487	0	0	0	0	0	0	45	1,702,487
POLICY EXHIBIT										
20. In force December 31, prior year.....				(a)	No. of Pol. 387	3,558,439,021			387	3,558,439,021
21. Issued during year.....						44,725,225			0	44,725,225
22. Other changes to in force (Net).....	5,346	1,118,064,466			(6)	315,492,524			5,340	1,433,556,990
23. In force December 31 of current year.....	5,346	1,118,064,466	0	(a)	381	3,918,656,770	0	0	5,727	5,036,721,236

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	3,452,460	3,215,641		739,621	760,037
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	174,349	174,349		633,332	646,544
25.2 Guaranteed renewable (b).....	8,742	8,742		71,622	71,622
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).....	183,091	183,091	0	704,954	718,166
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,635,551	3,398,732	0	1,444,575	1,478,203

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





DIRECT BUSINESS IN Other Alien # 2 DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....					0
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	148		4,409,268		4,409,416
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	148	0	4,409,268	0	4,409,416

DETAILS OF WRITE-INS

1301. ....					0
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....				(a)	No. of Pol.				0	0
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	(a)	0	0	0	0	0	0

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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



DIRECT BUSINESS IN Other Alien # 3 DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....					0
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS

1301. ....					0
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....				(a)	No. of Pol.				0	0
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	(a)	0	0	0	0	0	0

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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





DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,096,948		11,400,948		12,497,896
2. Annuity considerations.....	96,074		1,821,467		1,917,541
3. Deposit-type contract funds.....		XXX.		XXX.	0
4. Other considerations.....			281,236		281,236
5. Totals (Sum of Lines 1 to 4).....	1,193,022	0	13,503,651	0	14,696,673
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	62,579				62,579
6.2 Applied to pay renewal premiums.....	55,543				55,543
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	563,069			(2,310)	560,759
6.4 Other.....	3,377				3,377
6.5 Totals (Sum of Lines 6.1 to 6.4).....	684,568	0	0	(2,310)	682,258
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	684,568	0	0	(2,310)	682,258
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,419,268		22,613,765	106,536	24,139,569
10. Matured endowments.....	105,443			149	105,592
11. Annuity benefits.....	582,062		7,254,431		7,836,493
12. Surrender values and withdrawals for life contracts.....	4,212,576		545,334	4,057	4,761,967
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	2,009	0	0	0	2,009
14. All other benefits, except accident and health.....					0
15. Totals.....	6,321,358	0	30,413,530	110,742	36,845,630

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	2,009				2,009
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	2,009	0	0	0	2,009

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	11	111,142			25	2,222,103	5	12,900	41	2,346,145
17. Incurred during current year.....	72	1,586,270			536	21,672,638	49	99,457	657	23,358,365
Settled during current year:										
18.1 By payment in full.....	73	1,524,711			526	22,613,765	52	106,684	651	24,245,160
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	73	1,524,711	0	0	526	22,613,765	52	106,684	651	24,245,160
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	73	1,524,711	0	0	526	22,613,765	52	106,684	651	24,245,160
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	10	172,701	0	0	35	1,280,976	2	5,673	47	1,459,350
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,593	141,976,832	(a)		55	7,359,301,015	385	1,325,655	3,033	7,502,603,501
21. Issued during year.....	1	10,000			41	180,137,855			42	180,147,855
22. Other changes to in force (Net).....	(120)	(4,837,466)			(38)	35,059,940	(32)	(89,646)	(190)	30,132,828
23. In force December 31 of current year.....	2,474	137,149,366	0	0	58	7,574,498,810	353	1,236,009	2,885	7,712,884,184

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	10,082,126	9,478,046		8,101,707	7,834,053
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	291,419	288,710		57,010	(17,464)
25.2 Guaranteed renewable (b).....	522,314	513,311		146,958	165,452
25.3 Non-renewable for stated reasons only (b).....	5,524	5,524			(672)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	819,257	807,545	0	203,968	147,316
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	10,901,383	10,285,591	0	8,305,675	7,981,369

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



DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR

NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	20,365,264		84,257,992		104,623,256
2. Annuity considerations.....	1,882,167		20,557,848		22,440,015
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			4,344,595		4,344,595
5. Totals (Sum of Lines 1 to 4).....	22,247,431	0	109,160,435	0	131,407,866
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,736,921			23	1,736,944
6.2 Applied to pay renewal premiums.....	1,335,300				1,335,300
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	9,027,809			(25,529)	9,002,280
6.4 Other.....	154,562				154,562
6.5 Totals (Sum of Lines 6.1 to 6.4).....	12,254,592	0	0	(25,506)	12,229,086
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	9				9
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	9	0	0	0	9
8. Grand Totals (Lines 6.5 + 7.4).....	12,254,601	0	0	(25,506)	12,229,095
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	25,063,270		183,219,905	823,055	209,106,230
10. Matured endowments.....	913,090			29,527	942,617
11. Annuity benefits.....	14,867,743		44,582,727		59,450,470
12. Surrender values and withdrawals for life contracts.....	94,938,660		160,023,765	58,192	255,020,617
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	246,553	0	339,903	0	586,456
14. All other benefits, except accident and health.....					0
15. Totals.....	136,029,316	0	388,166,300	910,774	525,106,390

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			339,903		339,903
1302. Waived premium due to disability.....	246,553				246,553
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	246,553	0	339,903	0	586,456

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	118	4,506,217			256	7,609,925	63	116,263	437	12,232,405
17. Incurred during current year.....	1,024	28,586,683			6,325	182,383,788	574	803,481	7,923	211,773,952
Settled during current year:										
18.1 By payment in full.....	909	25,966,593			6,316	183,219,905	605	852,581	7,830	210,039,079
18.2 By payment on compromised claims.....	2	9,767							2	9,767
18.3 Totals paid.....	911	25,976,360	0	0	6,316	183,219,905	605	852,581	7,832	210,048,846
18.4 Reduction by compromise.....		50,216							0	50,216
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	911	26,026,576	0	0	6,316	183,219,905	605	852,581	7,832	210,099,062
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	231	7,066,324	0	0	265	6,773,808	32	67,163	528	13,907,295
POLICY EXHIBIT										
20. In force December 31, prior year.....	36,634	2,744,164,304	(a)		1,567	39,364,608,279	4,055	11,108,100	42,256	42,119,880,684
21. Issued during year.....	12	483,600			403	1,267,010,678			415	1,267,494,278
22. Other changes to in force (Net).....	(2,082)	(139,316,147)			(365)	4,417,616,396	(396)	(933,996)	(2,843)	4,277,366,253
23. In force December 31 of current year.....	34,564	2,605,331,757	0	0	1,605	45,049,235,353	3,659	10,174,104	39,828	47,664,741,215

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	68,984,635	65,243,845		42,536,294	43,051,527
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	5,342,774	5,428,715		4,148,471	4,542,603
25.2 Guaranteed renewable (b).....	8,010,973	7,899,429		4,466,137	5,398,957
25.3 Non-renewable for stated reasons only (b).....	62,454	78,307			(589)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	13,416,201	13,406,451	0	8,614,608	9,940,971
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	82,400,836	78,650,296	0	51,150,902	52,992,498

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





DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR

NAIC Group Code....241

NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	10,546,107		36,861,106		47,407,213
2. Annuity considerations.....	467,790		6,854,478		7,322,268
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			7,916,761		7,916,761
5. Totals (Sum of Lines 1 to 4).....	11,013,897	0	51,632,345	0	62,646,242
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	412,305				412,305
6.2 Applied to pay renewal premiums.....	353,087				353,087
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,587,135			(9,288)	3,577,847
6.4 Other.....	77,917				77,917
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,430,444	0	0	(9,288)	4,421,156
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	2				2
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2	0	0	0	2
8. Grand Totals (Lines 6.5 + 7.4).....	4,430,446	0	0	(9,288)	4,421,158
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	8,190,549		63,521,125	511,680	72,223,354
10. Matured endowments.....	589,018			18,754	607,772
11. Annuity benefits.....	5,793,327		28,056,825		33,850,152
12. Surrender values and withdrawals for life contracts.....	39,860,682		479,963	58,118	40,398,763
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	178,319	0	459,185	0	637,504
14. All other benefits, except accident and health.....					0
15. Totals.....	54,611,895	0	92,517,098	588,552	147,717,545

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			457,410		457,410
1302. Waived premium due to disability.....	178,319				178,319
1303. Group disability benefits.....			1,775		1,775
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	178,319	0	459,185	0	637,504

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	69	1,783,213			121	2,269,032	34	57,667	224	4,109,912
17. Incurred during current year.....	574	9,935,473			2,720	65,093,180	368	520,836	3,662	75,549,489
Settled during current year:										
18.1 By payment in full.....	530	8,779,567			2,707	63,521,125	381	530,435	3,618	72,831,127
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	530	8,779,567	0	0	2,707	63,521,125	381	530,435	3,618	72,831,127
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	530	8,779,567	0	0	2,707	63,521,125	381	530,435	3,618	72,831,127
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	113	2,939,119	0	0	134	3,841,087	21	48,068	268	6,828,274
POLICY EXHIBIT										
20. In force December 31, prior year.....	21,958	1,251,146,634	(a)		685	15,998,039,053	2,243	6,135,660	24,886	17,255,321,348
21. Issued during year.....	19	5,227,688			288	656,149,792			307	661,377,480
22. Other changes to in force (Net).....	(1,278)	(70,913,203)			(260)	803,276,992	(353)	(975,755)	(1,891)	731,388,034
23. In force December 31 of current year.....	20,699	1,185,461,119	0	(a)	713	17,457,465,837	1,890	5,159,905	23,302	18,648,086,862

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	26,420,814	25,048,859		18,102,933	18,136,163
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,433,565	1,427,369		764,234	600,667
25.2 Guaranteed renewable (b).....	1,734,777	1,669,860		1,452,085	2,034,093
25.3 Non-renewable for stated reasons only (b).....	6,763	6,763			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,175,105	3,103,992	0	2,216,319	2,634,760
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	29,595,919	28,152,851	0	20,319,252	20,770,923

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



DIRECT BUSINESS IN AMERICAN SAMOA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	934		816,958		817,892
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	934	0	816,958	0	817,892
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....			5,094		5,094
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	5,094	0	5,094

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....					0
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....						1			0	1
17. Incurred during current year.....					3	4,293			3	4,293
Settled during current year:										
18.1 By payment in full.....					2				2	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	2	0	0	0	2	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	2	0	0	0	2	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	1	4,294	0	0	1	4,294
POLICY EXHIBIT										
20. In force December 31, prior year.....	1	100,000	(a)			156,176,249			1	156,276,249
21. Issued during year.....									0	0
22. Other changes to in force (Net).....						304,843,074	1	7,475	1	304,850,549
23. In force December 31 of current year.....	1	100,000	0	0	0	461,019,323	1	7,475	2	461,126,798

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	51,470	48,603		1,238	1,264
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	51,470	48,603	0	1,238	1,264

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





DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	18,955,367		96,363,462		115,318,829
2. Annuity considerations.....	1,675,468		60,549,192		62,224,660
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			359,519,049		359,519,049
5. Totals (Sum of Lines 1 to 4).....	20,630,835	0	516,431,703	0	537,062,538
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,282,883			9	1,282,892
6.2 Applied to pay renewal premiums.....	1,258,178				1,258,178
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	8,239,545			(23,716)	8,215,829
6.4 Other.....	189,819				189,819
6.5 Totals (Sum of Lines 6.1 to 6.4).....	10,970,425	0	0	(23,707)	10,946,718
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	10,970,429	0	0	(23,707)	10,946,722
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	20,389,323		166,394,739	852,601	187,636,663
10. Matured endowments.....	1,314,192			30,451	1,344,643
11. Annuity benefits.....	13,889,805		102,438,654		116,328,459
12. Surrender values and withdrawals for life contracts.....	116,505,389		372,866,803	132,904	489,505,096
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	352,307	0	521,895	0	874,202
14. All other benefits, except accident and health.....					0
15. Totals.....	152,451,016	0	642,222,091	1,015,956	795,689,063

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			520,253		520,253
1302. Waived premium due to disability.....	352,307				352,307
1303. Group disability benefits.....			1,642		1,642
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	352,307	0	521,895	0	874,202

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	143	1,984,153			275	10,103,178	72	159,291	490	12,246,623
17. Incurred during current year.....	1,304	24,156,249			5,819	167,898,999	575	829,002	7,698	192,884,250
Settled during current year:										
18.1 By payment in full.....	1,202	21,703,514			5,739	166,394,739	611	883,052	7,552	188,981,305
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,202	21,703,514	0	0	5,739	166,394,739	611	883,052	7,552	188,981,305
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,202	21,703,514	0	0	5,739	166,394,739	611	883,052	7,552	188,981,305
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	245	4,436,888	0	0	355	11,607,438	36	105,241	636	16,149,568
POLICY EXHIBIT										
20. In force December 31, prior year.....	39,038	2,659,810,816	(a)		1,507	47,986,938,575	4,187	13,165,334	44,732	50,659,914,725
21. Issued during year.....	24	797,000			677	3,928,405,095			701	3,929,202,095
22. Other changes to in force (Net).....	(1,984)	(95,358,925)			(618)	793,082,403	(359)	(877,449)	(2,961)	696,846,029
23. In force December 31 of current year.....	37,078	2,565,248,891	0	(a)	1,566	52,708,426,073	3,828	12,287,885	42,472	55,285,962,849

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	149,569,877	141,845,564		99,884,035	102,725,997
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	6,992,052	7,063,469		6,166,403	4,275,925
25.2 Guaranteed renewable (b).....	7,286,435	7,200,489		3,984,414	5,838,586
25.3 Non-renewable for stated reasons only (b).....	54,928	61,930			(506)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	14,333,415	14,325,888	0	10,150,817	10,114,005
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	163,903,292	156,171,452	0	110,034,852	112,840,002

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



DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	158,739,268		718,947,412		877,686,680
2. Annuity considerations.....	5,901,077		236,530,094		242,431,171
3. Deposit-type contract funds.....		XXX	17,542,226	XXX	17,542,226
4. Other considerations.....			163,984,250		163,984,250
5. Totals (Sum of Lines 1 to 4).....	164,640,345	0	1,137,003,982	0	1,301,644,327
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	6,109,225			204	6,109,429
6.2 Applied to pay renewal premiums.....	6,733,117				6,733,117
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	63,462,154			(290,333)	63,171,821
6.4 Other.....	863,291				863,291
6.5 Totals (Sum of Lines 6.1 to 6.4).....	77,167,787	0	0	(290,129)	76,877,658
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	98				98
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	98	0	0	0	98
8. Grand Totals (Lines 6.5 + 7.4).....	77,167,885	0	0	(290,129)	76,877,756
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	167,367,788		744,012,963	8,842,967	920,223,718
10. Matured endowments.....	5,992,397			368,714	6,361,111
11. Annuity benefits.....	46,644,678		541,370,526		588,015,204
12. Surrender values and withdrawals for life contracts.....	341,431,101		181,236,093	676,780	523,343,974
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	1,664,467	0	8,018,980	0	9,683,447
14. All other benefits, except accident and health.....					0
15. Totals.....	563,100,431	0	1,474,638,562	9,888,461	2,047,627,454

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			7,039,798		7,039,798
1302. Waived premium due to disability.....	1,621,636				1,621,636
1303. Group disability benefits.....			979,182		979,182
1398. Summary of remaining write-ins for Line 13 from overflow page.....	42,831	0	0	0	42,831
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	1,664,467	0	8,018,980	0	9,683,447

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	779	19,011,345			1,115	60,426,959	457	1,071,810	2,351	80,510,114
17. Incurred during current year.....	7,142	185,673,135			22,346	743,441,435	5,371	9,074,459	34,859	938,189,029
Settled during current year:										
18.1 By payment in full.....	6,437	173,360,185			21,818	744,012,963	5,483	9,211,681	33,738	926,584,829
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	6,437	173,360,185	0	0	21,818	744,012,963	5,483	9,211,681	33,738	926,584,829
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6,437	173,360,185	0	0	21,818	744,012,963	5,483	9,211,681	33,738	926,584,829
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1,484	31,324,295	0	0	1,643	59,855,431	345	934,588	3,472	92,114,314
POLICY EXHIBIT										
20. In force December 31, prior year.....	203,253	23,833,638,790	(7)	(a)	9,463	523,282,986,551	30,458	83,723,054	243,167	547,210,348,395
21. Issued during year.....	119	15,397,184	7		5,066	29,006,236,410			5,192	29,021,633,594
22. Other changes to in force (Net).....	(13,065)	(1,034,070,242)	7		(4,802)	(25,957,961,030)	(4,410)	(12,346,135)	(22,270)	(27,004,377,407)
23. In force December 31 of current year.....	190,307	22,814,965,732	7	(a)	9,727	526,331,261,931	26,048	81,376,919	226,089	549,227,604,582

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	815,806,920	771,280,658		598,906,625	607,179,852
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	19,089,755	19,280,606		13,195,474	8,144,365
25.2 Guaranteed renewable (b).....	40,047,661	39,807,978		22,352,578	36,980,010
25.3 Non-renewable for stated reasons only (b).....	7,978	36,382			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	59,145,394	59,124,966	0	35,548,052	45,124,375
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	874,952,314	830,405,624	0	634,454,677	652,304,227

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





DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,649,194		6,356,831		9,006,025
2. Annuity considerations.....			5		5
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	2,649,194	0	6,356,836	0	9,006,030
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,676				2,676
6.2 Applied to pay renewal premiums.....	19,776				19,776
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	128,659			(456)	128,203
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	151,111	0	0	(456)	150,655
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	26				26
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	26	0	0	0	26
8. Grand Totals (Lines 6.5 + 7.4).....	151,137	0	0	(456)	150,681
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	11,367		2,293,888	33,458	2,338,713
10. Matured endowments.....	(7,132)			924	(6,208)
11. Annuity benefits.....	371,771		11,310,201		11,681,972
12. Surrender values and withdrawals for life contracts.....	14,245,044		796,211		15,041,255
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	52	0	0	0	52
14. All other benefits, except accident and health.....					0
15. Totals.....	14,621,102	0	14,400,300	34,382	29,055,784

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	52				52
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	52	0	0	0	52

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	6,682			24	359,745	7	20,035	33	386,462
17. Incurred during current year.....	19	239,591			10	2,537,178	21	25,916	50	2,802,685
Settled during current year:										
18.1 By payment in full.....	9	4,235			15	2,293,888	24	34,382	48	2,332,505
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	9	4,235	0	0	15	2,293,888	24	34,382	48	2,332,505
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	9	4,235	0	0	15	2,293,888	24	34,382	48	2,332,505
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	12	242,038	0	0	19	603,035	4	11,569	35	856,642
POLICY EXHIBIT										
20. In force December 31, prior year.....	676	29,450,367	(a)		No. of Pol.	1,096,062,456	526	1,866,804	1,202	1,127,379,628
21. Issued during year.....					5	14,911,346			5	14,911,346
22. Other changes to in force (Net).....	44	(1,277,418)			(5)	(28,780,066)	(170)	(667,085)	(131)	(30,724,569)
23. In force December 31 of current year.....	720	28,172,949	0	0	0	1,082,193,736	356	1,199,719	1,076	1,111,566,405

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	13,253,177	12,118,479			
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	13,253,177	12,118,479	0	0	0

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



DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR

NAIC Group Code....241

NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....	15,624,965		83,860,469		99,485,434
2. Annuity considerations.....	989,742		29,780,403		30,770,145
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			93,175,213		93,175,213
5. Totals (Sum of Lines 1 to 4).....	16,614,707	0	206,816,085	0	223,430,792
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....	902,020				902,020
6.2 Applied to pay renewal premiums.....	1,085,416				1,085,416
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,856,748			(22,654)	6,834,094
6.4 Other.....	98,052				98,052
6.5 Totals (Sum of Lines 6.1 to 6.4).....	8,942,236	0	0	(22,654)	8,919,582
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	5				5
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	5	0	0	0	5
8. Grand Totals (Lines 6.5 + 7.4).....	8,942,241	0	0	(22,654)	8,919,587
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....	39,253,308		143,137,336	943,887	183,334,531
10. Matured endowments.....	875,436			46,007	921,443
11. Annuity benefits.....	11,622,429		68,137,584		79,760,013
12. Surrender values and withdrawals for life contracts.....	80,050,897		129,923,632	123,351	210,097,880
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	149,764	0	1,771,422	0	1,921,186
14. All other benefits, except accident and health.....					0
15. Totals.....	131,951,834	0	342,969,974	1,113,245	476,035,053

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			1,763,728		1,763,728
1302. Waived premium due to disability.....	149,764				149,764
1303. Group disability benefits.....			7,694		7,694
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	149,764	0	1,771,422	0	1,921,186

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	120	2,965,682			136	6,601,405	59	125,293	315	9,692,380
17. Incurred during current year.....	1,185	41,061,473			3,726	146,708,297	604	938,519	5,515	188,708,289
<b>Settled during current year:</b>										
18.1 By payment in full.....	1,083	40,128,744			3,630	143,137,336	637	989,894	5,350	184,255,974
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,083	40,128,744	0	0	3,630	143,137,336	637	989,894	5,350	184,255,974
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,083	40,128,744	0	0	3,630	143,137,336	637	989,894	5,350	184,255,974
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	222	3,898,411	0	0	232	10,172,366	26	73,918	480	14,144,695
<b>POLICY EXHIBIT</b>					No. of Pol.					
20. In force December 31, prior year.....	35,345	2,625,777,602	(a)		1,987	52,246,986,148	4,664	15,396,351	41,996	54,888,160,101
21. Issued during year.....	20	2,103,402			750	2,057,564,973			770	2,059,668,375
22. Other changes to in force (Net).....	(1,926)	(85,187,220)			(728)	(2,215,072,716)	(404)	(1,149,530)	(3,058)	(2,301,409,466)
23. In force December 31 of current year.....	33,439	2,542,693,784	0	(a)	2,009	52,089,478,405	4,260	14,246,821	39,708	54,646,419,010

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	107,651,262	101,694,123		72,374,656	71,630,727
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
<b>Other Individual Policies:</b>					
25.1 Non-cancelable (b).....	7,227,363	7,288,808		5,954,813	5,837,029
25.2 Guaranteed renewable (b).....	8,090,466	8,081,749		2,011,075	2,784,369
25.3 Non-renewable for stated reasons only (b).....	79,894	95,172			(3,447)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	15,397,723	15,465,729	0	7,965,888	8,617,951
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	123,048,985	117,159,852	0	80,340,544	80,248,678

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





DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	50,795,750		93,155,824		143,951,574
2. Annuity considerations.....	2,552,741		40,984,384		43,537,125
3. Deposit-type contract funds.....		XXX.		XXX.	0
4. Other considerations.....			194,567,319		194,567,319
5. Totals (Sum of Lines 1 to 4).....	53,348,491	0	328,707,527	0	382,056,018
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,249,587				2,249,587
6.2 Applied to pay renewal premiums.....	2,652,975				2,652,975
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	17,213,687			(48,647)	17,165,040
6.4 Other.....	196,631				196,631
6.5 Totals (Sum of Lines 6.1 to 6.4).....	22,312,880	0	0	(48,647)	22,264,233
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	43				43
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	43	0	0	0	43
8. Grand Totals (Lines 6.5 + 7.4).....	22,312,923	0	0	(48,647)	22,264,276
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	44,674,294		112,528,540	1,449,679	158,652,513
10. Matured endowments.....	3,025,202			100,708	3,125,910
11. Annuity benefits.....	28,507,653		64,338,822		92,846,475
12. Surrender values and withdrawals for life contracts.....	208,405,034		341,895,556	127,124	550,427,714
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	389,448	0	337,141	0	726,589
14. All other benefits, except accident and health.....					0
15. Totals.....	285,001,631	0	519,100,059	1,677,511	805,779,201

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			337,141		337,141
1302. Waived premium due to disability.....	389,448				389,448
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	389,448	0	337,141	0	726,589

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	232	4,003,571			140	15,180,858	117	305,120	489	19,489,550
17. Incurred during current year.....	2,640	50,846,751			2,530	107,927,822	927	1,399,207	6,097	160,173,580
Settled during current year:										
18.1 By payment in full.....	2,401	47,694,496			2,495	112,528,540	991	1,550,387	5,887	161,773,423
18.2 By payment on compromised claims.....	1	5,000							1	5,000
18.3 Totals paid.....	2,402	47,699,496	0	0	2,495	112,528,540	991	1,550,387	5,888	161,778,423
18.4 Reduction by compromise.....		20,000							0	20,000
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,402	47,719,496	0	0	2,495	112,528,540	991	1,550,387	5,888	161,798,423
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	470	7,130,826	0	0	175	10,579,940	53	153,940	698	17,864,707
POLICY EXHIBIT										
20. In force December 31, prior year.....	75,463	7,716,135,707	(a)		5,659	38,329,998,613	6,208	19,508,870	87,330	46,065,643,190
21. Issued during year.....	14	1,920,239			716	1,212,172,973			730	1,214,093,212
22. Other changes to in force (Net).....	(5,279)	(474,186,926)			(801)	430,991,765	(489)	(1,476,920)	(6,569)	(44,672,081)
23. In force December 31 of current year.....	70,198	7,243,869,020	0	0	5,574	39,973,163,351	5,719	18,031,950	81,491	47,235,064,321

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	84,166,549	79,524,198		94,625,924	94,266,375
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	7,494,983	7,687,460		3,049,537	1,237,261
25.2 Guaranteed renewable (b).....	15,750,632	15,694,110		7,024,953	6,677,886
25.3 Non-renewable for stated reasons only (b).....	152,228	162,429			692
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	23,397,843	23,543,999	0	10,074,490	7,915,839
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	107,564,392	103,068,197	0	104,700,414	102,182,214

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



DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR

NAIC Group Code....241

NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,507,728		22,872,044		26,379,772
2. Annuity considerations.....	54,518		5,144,433		5,198,951
3. Deposit-type contract funds.....		XXX	699,990,384	XXX	699,990,384
4. Other considerations.....			111,776,671		111,776,671
5. Totals (Sum of Lines 1 to 4).....	3,562,246	0	839,783,532	0	843,345,778
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	164,976				164,976
6.2 Applied to pay renewal premiums.....	114,792				114,792
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,675,702			(16,516)	1,659,186
6.4 Other.....	12,340				12,340
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,967,810	0	0	(16,516)	1,951,294
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,967,810	0	0	(16,516)	1,951,294
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,284,273		95,127,867	393,697	100,805,837
10. Matured endowments.....	433,510			36,699	470,209
11. Annuity benefits.....	1,030,267		11,863,536		12,893,803
12. Surrender values and withdrawals for life contracts.....	7,200,158		241,498,812	6,307	248,705,277
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	8,199	0	0	0	8,199
14. All other benefits, except accident and health.....					0
15. Totals.....	13,956,407	0	348,490,215	436,703	362,883,325

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	8,199				8,199
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	8,199	0	0	0	8,199

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	28	448,996			28	2,645,354	12	25,614	68	3,119,965
17. Incurred during current year.....	292	5,869,782			2,222	93,562,958	250	431,331	2,764	99,864,071
Settled during current year:										
18.1 By payment in full.....	260	5,717,783			2,222	95,127,867	251	430,396	2,733	101,276,046
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	260	5,717,783	0	0	2,222	95,127,867	251	430,396	2,733	101,276,046
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	260	5,717,783	0	0	2,222	95,127,867	251	430,396	2,733	101,276,046
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	60	600,995	0	0	28	1,080,445	11	26,549	99	1,707,990
POLICY EXHIBIT										
20. In force December 31, prior year.....	6,206	463,307,896	(a)		962	63,967,137,126	1,600	4,508,409	8,768	64,434,953,430
21. Issued during year.....	6	2,097,728			443	375,116,081			449	377,213,809
22. Other changes to in force (Net).....	(474)	(14,876,611)			(441)	64,223,103	(209)	(604,404)	(1,124)	48,742,088
23. In force December 31 of current year.....	5,738	450,529,013	0	(a)	964	64,406,476,310	1,391	3,904,005	8,093	64,860,909,327

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	57,059,769	54,042,771		307,170,168	314,629,713
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,407,315	1,420,322		273,711	1,035,177
25.2 Guaranteed renewable (b).....	1,701,369	1,690,539		982,444	720,711
25.3 Non-renewable for stated reasons only (b).....	6,592	12,133			(1,106)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,115,276	3,122,994	0	1,256,155	1,754,782
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	60,175,045	57,165,765	0	308,426,323	316,384,495

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





DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,114,251		46,802,447		55,916,698
2. Annuity considerations.....	603,484		6,367,051		6,970,535
3. Deposit-type contract funds.....		XXX	37,341,149,845	XXX	37,341,149,845
4. Other considerations.....			174,185,140		174,185,140
5. Totals (Sum of Lines 1 to 4).....	9,717,735	0	37,568,504,483	0	37,578,222,218
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	556,053			17	556,070
6.2 Applied to pay renewal premiums.....	438,206				438,206
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,140,684			(22,819)	4,117,865
6.4 Other.....	80,991				80,991
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,215,934	0	0	(22,802)	5,193,132
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	5,215,938	0	0	(22,802)	5,193,136
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	10,216,624		31,773,640	485,804	42,476,068
10. Matured endowments.....	669,907			13,269	683,176
11. Annuity benefits.....	4,692,436		18,697,830		23,390,266
12. Surrender values and withdrawals for life contracts.....	32,889,766		183,563,649	28,326	216,481,741
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	96,298	0	187,519	0	283,817
14. All other benefits, except accident and health.....					0
15. Totals.....	48,565,031	0	234,222,638	527,399	283,315,068

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			187,519		187,519
1302. Waived premium due to disability.....	96,298				96,298
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	96,298	0	187,519	0	283,817

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	57	1,020,474			44	2,414,525	20	45,670	121	3,480,669
17. Incurred during current year.....	609	12,050,853			1,152	31,830,215	299	489,830	2,060	44,370,898
Settled during current year:										
18.1 By payment in full.....	561	10,886,531			1,125	31,773,640	305	499,073	1,991	43,159,244
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	561	10,886,531	0	0	1,125	31,773,640	305	499,073	1,991	43,159,244
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	561	10,886,531	0	0	1,125	31,773,640	305	499,073	1,991	43,159,244
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	105	2,184,796	0	0	71	2,471,100	14	36,427	190	4,692,323
POLICY EXHIBIT										
20. In force December 31, prior year.....	17,884	1,265,837,130	(a)		371	11,842,022,454	1,991	6,043,051	20,246	13,113,902,635
21. Issued during year.....	8	362,000			177	241,114,931			185	241,476,931
22. Other changes to in force (Net).....	(774)	(44,380,055)			(167)	414,560,382	(258)	(665,350)	(1,199)	369,514,977
23. In force December 31 of current year.....	17,118	1,221,819,075	0	0	381	12,497,697,767	1,733	5,377,701	19,232	13,724,894,543

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	39,513,600	37,599,237		44,455,595	45,263,833
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,283,640	1,270,702		442,705	515,052
25.2 Guaranteed renewable (b).....	1,674,563	1,661,572		1,207,599	1,162,496
25.3 Non-renewable for stated reasons only (b).....	9,602	10,032		270	143
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,967,805	2,942,306	0	1,650,574	1,677,691
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	42,481,405	40,541,543	0	46,106,169	46,941,524

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



DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR

NAIC Group Code.....241

NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....	129,013,365		304,336,139		433,349,504
2. Annuity considerations.....	8,343,746		144,527,364		152,871,110
3. Deposit-type contract funds.....		XXX	12,000,000	XXX	12,000,000
4. Other considerations.....			21,362,251		21,362,251
5. Totals (Sum of Lines 1 to 4).....	137,357,111	0	482,225,754	0	619,582,865
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....	6,746,234			42	6,746,276
6.2 Applied to pay renewal premiums.....	7,502,299				7,502,299
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	46,113,600			(140,745)	45,972,855
6.4 Other.....	1,049,318				1,049,318
6.5 Totals (Sum of Lines 6.1 to 6.4).....	61,411,451	0	0	(140,703)	61,270,748
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	249				249
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	249	0	0	0	249
8. Grand Totals (Lines 6.5 + 7.4).....	61,411,700	0	0	(140,703)	61,270,997
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....	126,878,315		528,234,343	5,267,186	660,379,844
10. Matured endowments.....	6,320,491			231,132	6,551,623
11. Annuity benefits.....	71,363,200		366,765,636		438,128,836
12. Surrender values and withdrawals for life contracts.....	516,147,694		21,718,326	597,155	538,463,175
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	2,337,497	0	2,418,787	0	4,756,284
14. All other benefits, except accident and health.....					0
15. Totals.....	723,047,197	0	919,137,092	6,095,473	1,648,279,762

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			2,415,390		2,415,390
1302. Waived premium due to disability.....	2,332,705				2,332,705
1303. Group disability benefits.....			3,397		3,397
1398. Summary of remaining write-ins for Line 13 from overflow page.....	4,792	0	0	0	4,792
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	2,337,497	0	2,418,787	0	4,756,284

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	731	16,365,039			796	29,473,878	262	651,128	1,789	46,490,044
17. Incurred during current year.....	7,594	149,594,249			50,684	532,027,946	3,084	5,264,648	61,362	686,886,843
<b>Settled during current year:</b>										
18.1 By payment in full.....	6,967	133,198,806			50,334	528,219,343	3,198	5,498,318	60,499	666,916,467
18.2 By payment on compromised claims.....						15,000			0	15,000
18.3 Totals paid.....	6,967	133,198,806	0	0	50,334	528,234,343	3,198	5,498,318	60,499	666,931,467
18.4 Reduction by compromise.....						85,000			0	85,000
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6,967	133,198,806	0	0	50,334	528,319,343	3,198	5,498,318	60,499	667,016,467
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1,358	32,760,482	0	0	1,146	33,182,481	148	417,458	2,652	66,360,420
<b>POLICY EXHIBIT</b>					No. of Pol.					
20. In force December 31, prior year.....	206,051	17,245,093,074	(1)	(a)	4,109	137,286,770,228	17,216	54,465,837	227,375	154,586,329,140
21. Issued during year.....	74	5,968,632	1		1,689	24,765,981,342			1,764	24,771,949,974
22. Other changes to in force (Net).....	(11,311)	(496,785,347)	1		(1,524)	(5,173,122,167)	(1,690)	(4,746,534)	(14,524)	(5,674,654,048)
23. In force December 31 of current year.....	194,814	16,754,276,359	1	(a)	4,274	156,879,629,403	15,526	49,719,303	214,615	173,683,625,066

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	485,004,447	460,175,331		352,661,802	360,471,287
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
<b>Other Individual Policies:</b>					
25.1 Non-cancelable (b).....	37,194,514	37,568,986		24,876,459	18,193,635
25.2 Guaranteed renewable (b).....	23,376,374	23,086,150		11,571,090	15,339,290
25.3 Non-renewable for stated reasons only (b).....	141,794	169,553			(2,640)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	60,712,682	60,824,689	0	36,447,549	33,530,285
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	545,717,129	521,000,020	0	389,109,351	394,001,572

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





DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR

NAIC Group Code.....241

NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	43,620,042		242,349,193		285,969,235
2. Annuity considerations.....	1,409,598		32,789,122		34,198,720
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,137,776,432		1,137,776,432
5. Totals (Sum of Lines 1 to 4).....	45,029,640	0	1,412,914,747	0	1,457,944,387
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,237,296			25	2,237,321
6.2 Applied to pay renewal premiums.....	1,928,450				1,928,450
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	18,774,967			(79,779)	18,695,188
6.4 Other.....	418,127				418,127
6.5 Totals (Sum of Lines 6.1 to 6.4).....	23,358,840	0	0	(79,754)	23,279,086
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	23,358,844	0	0	(79,754)	23,279,090
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	52,597,472		351,347,767	2,561,001	406,506,240
10. Matured endowments.....	2,489,989			124,982	2,614,971
11. Annuity benefits.....	14,031,776		114,791,879		128,823,655
12. Surrender values and withdrawals for life contracts.....	90,770,055		1,506,414,085	225,063	1,597,409,203
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	510,042	0	285,912	0	795,954
14. All other benefits, except accident and health.....					0
15. Totals.....	160,399,334	0	1,972,839,643	2,911,046	2,136,150,023

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			285,912		285,912
1302. Waived premium due to disability.....	510,042				510,042
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	510,042	0	285,912	0	795,954

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	271	7,082,228			537	18,313,199	152	350,155	960	25,745,582
17. Incurred during current year.....	2,720	60,271,958			10,582	365,852,695	1,596	2,556,081	14,898	428,680,734
Settled during current year:										
18.1 By payment in full.....	2,442	55,087,461			10,529	351,347,767	1,654	2,685,983	14,625	409,121,211
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,442	55,087,461	0	0	10,529	351,347,767	1,654	2,685,983	14,625	409,121,211
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,442	55,087,461	0	0	10,529	351,347,767	1,654	2,685,983	14,625	409,121,211
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	549	12,266,725	0	0	590	32,818,127	94	220,253	1,233	45,305,105
POLICY EXHIBIT										
20. In force December 31, prior year.....	79,313	5,950,092,800	(a)		3,524	130,681,806,861	11,153	31,307,499	93,990	136,663,207,159
21. Issued during year.....	52	2,723,305			1,297	5,027,107,774			1,349	5,029,831,079
22. Other changes to in force (Net).....	(4,224)	(211,790,868)			(1,206)	(12,089,461,777)	(1,353)	(3,706,337)	(6,783)	(12,304,958,982)
23. In force December 31 of current year.....	75,141	5,741,025,237	0	(a)	3,615	123,619,452,858	9,800	27,601,162	88,556	129,388,079,256

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	326,257,878	310,465,978		257,018,027	260,850,212
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	9,129,815	9,254,914		2,894,778	5,901,154
25.2 Guaranteed renewable (b).....	6,954,000	6,823,815		3,054,151	5,229,336
25.3 Non-renewable for stated reasons only (b).....	85,260	94,402			(4,200)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	16,169,075	16,173,131	0	5,948,929	11,126,290
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	342,426,953	326,639,109	0	262,966,956	271,976,502

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



DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,224,681,234		6,570,773,912		8,795,455,146
2. Annuity considerations.....	102,313,562		1,828,295,968		1,930,609,530
3. Deposit-type contract funds.....		XXX	68,214,074,361	XXX	68,214,074,361
4. Other considerations.....			6,446,451,794		6,446,451,794
5. Totals (Sum of Lines 1 to 4).....	2,326,994,796	0	83,059,596,035	0	85,386,590,831
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	97,137,172			2,082	97,139,254
6.2 Applied to pay renewal premiums.....	101,275,474				101,275,474
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	851,353,112			(3,096,722)	848,256,390
6.4 Other.....	11,402,052				11,402,052
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,061,167,810	0	0	(3,094,640)	1,058,073,170
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	2,871				2,871
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2,871	0	0	0	2,871
8. Grand Totals (Lines 6.5 + 7.4).....	1,061,170,681	0	0	(3,094,640)	1,058,076,041
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,319,326,504		9,016,620,512	122,432,409	11,458,379,425
10. Matured endowments.....	114,204,197			5,355,370	119,559,567
11. Annuity benefits.....	898,782,166		5,000,046,962		5,898,829,128
12. Surrender values and withdrawals for life contracts.....	6,321,133,809		10,877,127,526	9,528,462	17,207,789,797
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	29,120,379	0	54,012,937	0	83,133,316
14. All other benefits, except accident and health.....					0
15. Totals.....	9,682,567,055	0	24,947,807,937	137,316,241	34,767,691,233

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			52,279,292		52,279,292
1302. Waived premium due to disability.....	29,017,242				29,017,242
1303. Group disability benefits.....			1,733,645		1,733,645
1398. Summary of remaining write-ins for Line 13 from overflow page.....	103,137	0	0	0	103,137
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	29,120,379	0	54,012,937	0	83,133,316

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	11,816	265,128,934			13,245	531,066,644	6,791	15,956,006	31,852	812,151,584
17. Incurred during current year.....	124,659	2,659,399,462			358,551	9,110,879,027	75,105	124,910,043	558,315	11,895,188,532
Settled during current year:										
18.1 By payment in full.....	113,239	2,433,363,578			354,714	9,016,605,512	77,648	127,787,780	545,601	11,577,756,870
18.2 By payment on compromised claims.....	9	167,117				15,000			9	182,117
18.3 Totals paid.....	113,248	2,433,530,695	0	0	354,714	9,016,620,512	77,648	127,787,780	545,610	11,577,938,987
18.4 Reduction by compromise.....		2,817,866				85,000			0	2,902,866
18.5 Amount rejected.....	2	550,000							2	550,000
18.6 Total settlements.....	113,250	2,436,898,561	0	0	354,714	9,016,705,512	77,648	127,787,780	545,612	11,581,391,853
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	23,225	487,629,835	0	0	17,082	625,240,159	4,248	13,078,269	44,555	1,125,948,263
POLICY EXHIBIT										
20. In force December 31, prior year.....	3,664,299	313,748,054,331	(76)	(a)	120,179	3,397,392,697,200	490,472	1,508,391,562	4,274,874	3,712,649,143,093
21. Issued during year.....	1,450	131,521,486	76		39,089	209,049,056,355			40,615	209,180,577,841
22. Other changes to in force (Net).....	(215,703)	(13,178,342,149)	76		(36,878)	(102,241,274,635)	(55,101)	(157,592,262)	(307,606)	(115,577,209,046)
23. In force December 31 of current year.....	3,450,046	300,701,233,668	76	(a)	122,390	3,504,200,478,920	435,371	1,350,799,300	4,007,883	3,806,252,511,888

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	7,055,633,204	6,684,979,716		5,853,023,791	5,972,114,612
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	312,742,683	316,254,029		174,463,018	171,429,977
25.2 Guaranteed renewable (b).....	456,086,309	451,854,109		241,014,497	341,974,876
25.3 Non-renewable for stated reasons only (b).....	3,490,377	3,920,841		1,530,188	1,525,622
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	772,319,369	772,028,979	0	417,007,703	514,930,475
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	7,827,952,573	7,457,008,695	0	6,270,031,494	6,487,045,087

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





DIRECT BUSINESS IN GUAM DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	67,616		1,890,526		1,958,142
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	67,616	0	1,890,526	0	1,958,142
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,567				2,567
6.2 Applied to pay renewal premiums.....	1,989				1,989
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	32,997				32,997
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	37,553	0	0	0	37,553
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	37,553	0	0	0	37,553
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	53,303		901,226		954,529
10. Matured endowments.....	37,390				37,390
11. Annuity benefits.....			181,644		181,644
12. Surrender values and withdrawals for life contracts.....	17,317				17,317
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	330	0	0	0	330
14. All other benefits, except accident and health.....					0
15. Totals.....	108,340	0	1,082,870	0	1,191,210

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	330				330
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	330	0	0	0	330

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....		(1)			4	37,293			4	37,292
17. Incurred during current year.....	8	97,402			57	933,689			65	1,031,091
Settled during current year:										
18.1 By payment in full.....	7	90,693			58	901,226			65	991,919
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	7	90,693	0	0	58	901,226	0	0	65	991,919
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	7	90,693	0	0	58	901,226	0	0	65	991,919
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	6,708	0	0	3	89,756	0	0	4	76,464
POLICY EXHIBIT										
20. In force December 31, prior year.....	94	7,424,121	(a)		8	502,540,663			102	509,964,784
21. Issued during year.....					9	6,740,336			9	6,740,336
22. Other changes to in force (Net).....	(8)	(1,950,748)			(9)	159,809,042	13	43,198	(4)	157,901,492
23. In force December 31 of current year.....	86	5,473,373	0	(a)	8	669,090,041	13	43,198	107	674,606,612

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	619,478	581,139		499,975	513,634
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	9,151	9,151		40,836	40,836
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).....	9,151	9,151	0	40,836	40,836
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	628,629	590,290	0	540,811	554,470

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



DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,136,020		16,515,010		20,651,030
2. Annuity considerations.....	66,476		7,047,953		7,114,429
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	4,202,496	0	23,562,963	0	27,765,459
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	457,741				457,741
6.2 Applied to pay renewal premiums.....	258,175				258,175
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,543,288			(3,166)	2,540,122
6.4 Other.....	51,209				51,209
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,310,413	0	0	(3,166)	3,307,247
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,310,413	0	0	(3,166)	3,307,247
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	4,667,182		37,753,125	70,002	42,490,309
10. Matured endowments.....	66,969			416	67,385
11. Annuity benefits.....	1,625,261		14,209,453		15,834,714
12. Surrender values and withdrawals for life contracts.....	13,595,255		37,601	10,312	13,643,168
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	61,125	0	10,737	0	71,862
14. All other benefits, except accident and health.....					0
15. Totals.....	20,015,792	0	52,010,916	80,730	72,107,438

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			3,529		3,529
1302. Waived premium due to disability.....	61,125				61,125
1303. Group disability benefits.....			7,208		7,208
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	61,125	0	10,737	0	71,862

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	24	1,038,991			37	1,117,122	3	9,734	64	2,165,847
17. Incurred during current year.....	169	5,982,894			1,402	37,239,246	44	63,814	1,615	43,285,954
Settled during current year:										
18.1 By payment in full.....	135	4,734,150			1,384	37,753,125	46	70,417	1,565	42,557,692
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	135	4,734,150	0	0	1,384	37,753,125	46	70,417	1,565	42,557,692
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	135	4,734,150	0	0	1,384	37,753,125	46	70,417	1,565	42,557,692
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	58	2,287,735	0	0	55	603,243	1	3,131	114	2,894,109
POLICY EXHIBIT										
20. In force December 31, prior year.....	7,050	512,623,675	(a)		87	14,589,386,757	299	1,013,491	7,436	15,103,023,923
21. Issued during year.....	4	195,000			123	230,198,757			127	230,393,757
22. Other changes to in force (Net).....	(347)	(22,487,001)			(120)	2,940,234,218	(21)	(54,131)	(488)	2,917,693,086
23. In force December 31 of current year.....	6,707	490,331,674	0	0	90	17,759,819,732	278	959,360	7,075	18,251,110,766

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	14,251,212	13,251,621		14,579,805	16,665,271
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	893,569	900,212		173,261	(251,918)
25.2 Guaranteed renewable (b).....	3,429,171	3,415,948		1,862,181	2,150,176
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).....	4,322,740	4,316,160	0	2,035,442	1,898,258
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	18,573,952	17,567,781	0	16,615,247	18,563,529

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





DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	8,787,890		26,386,766		35,174,656
2. Annuity considerations.....	314,621		5,138,953		5,453,574
3. Deposit-type contract funds.....		XXX.		XXX.	0
4. Other considerations.....			272,915,104		272,915,104
5. Totals (Sum of Lines 1 to 4).....	9,102,511	0	304,440,823	0	313,543,334
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	701,321			12	701,333
6.2 Applied to pay renewal premiums.....	771,849				771,849
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,289,639			(19,848)	5,269,791
6.4 Other.....	43,506				43,506
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,806,315	0	0	(19,836)	6,786,479
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	169				169
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	169	0	0	0	169
8. Grand Totals (Lines 6.5 + 7.4).....	6,806,484	0	0	(19,836)	6,786,648
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	12,163,070		55,876,763	1,437,304	69,477,137
10. Matured endowments.....	981,680			24,637	1,006,317
11. Annuity benefits.....	14,712,437		24,486,161		39,198,598
12. Surrender values and withdrawals for life contracts.....	35,867,363		192,583,052	85,451	228,535,866
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	74,102	0	821,449	0	895,551
14. All other benefits, except accident and health.....					0
15. Totals.....	63,798,652	0	273,767,425	1,547,392	339,113,469

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			821,449		821,449
1302. Waived premium due to disability.....	74,102				74,102
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	74,102	0	821,449	0	895,551

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	91	1,921,103			88	1,835,602	93	191,751	272	3,948,456
17. Incurred during current year.....	1,031	14,285,020			2,166	56,225,042	803	1,385,124	4,000	71,895,186
Settled during current year:										
18.1 By payment in full.....	937	13,144,749			2,169	55,876,763	853	1,461,941	3,959	70,483,453
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	937	13,144,749	0	0	2,169	55,876,763	853	1,461,941	3,959	70,483,453
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	937	13,144,749	0	0	2,169	55,876,763	853	1,461,941	3,959	70,483,453
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	185	3,061,374	0	0	85	2,183,881	43	114,934	313	5,360,189
POLICY EXHIBIT										
20. In force December 31, prior year.....	26,797	1,060,115,651	(a)		1,102	14,319,600,369	6,491	18,801,578	34,390	15,398,517,597
21. Issued during year.....	10	318,750			441	620,652,255			451	620,971,005
22. Other changes to in force (Net).....	(1,691)	(40,655,399)			(412)	(1,923,318,542)	(1,015)	(2,917,210)	(3,118)	(1,966,891,151)
23. In force December 31 of current year.....	25,116	1,019,779,002	0	(a)	1,131	13,016,934,082	5,476	15,884,368	31,723	14,052,597,451

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	33,594,397	31,948,357		25,337,579	25,670,030
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,173,643	1,189,486		484,257	(961,931)
25.2 Guaranteed renewable (b).....	6,562,137	6,512,970		4,031,412	5,236,402
25.3 Non-renewable for stated reasons only (b).....	13,844	20,120			(3,365)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	7,749,624	7,722,576	0	4,515,669	4,271,106
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	41,344,021	39,670,933	0	29,853,248	29,941,136

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



DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,934,528		11,881,345		13,815,873
2. Annuity considerations.....	112,211		9,919,206		10,031,417
3. Deposit-type contract funds.....		XXX	1,500,000	XXX	1,500,000
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	2,046,739	0	23,300,551	0	25,347,290
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	227,469				227,469
6.2 Applied to pay renewal premiums.....	123,567				123,567
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,083,060			(9,998)	1,073,062
6.4 Other.....	21,991				21,991
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,456,087	0	0	(9,998)	1,446,089
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	3				3
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	3	0	0	0	3
8. Grand Totals (Lines 6.5 + 7.4).....	1,456,090	0	0	(9,998)	1,446,092
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,451,748		27,454,734	393,052	31,299,534
10. Matured endowments.....	310,288			14,863	325,151
11. Annuity benefits.....	1,514,958		13,773,792		15,288,750
12. Surrender values and withdrawals for life contracts.....	7,353,052		88,963	44,870	7,486,885
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	23,629	0	15,791	0	39,420
14. All other benefits, except accident and health.....					0
15. Totals.....	12,653,675	0	41,333,280	452,785	54,439,740

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			15,106		15,106
1302. Waived premium due to disability.....	23,629				23,629
1303. Group disability benefits.....			685		685
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	23,629	0	15,791	0	39,420

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	25	1,230,313			46	1,006,035	30	65,014	101	2,301,361
17. Incurred during current year.....	295	3,170,301			1,134	27,162,524	289	372,942	1,718	30,705,767
Settled during current year:										
18.1 By payment in full.....	277	3,762,036			1,147	27,454,734	307	407,916	1,731	31,624,686
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	277	3,762,036	0	0	1,147	27,454,734	307	407,916	1,731	31,624,686
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	277	3,762,036	0	0	1,147	27,454,734	307	407,916	1,731	31,624,686
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	43	638,578	0	0	33	713,825	12	30,040	88	1,382,442
POLICY EXHIBIT										
20. In force December 31, prior year.....	6,418	283,352,206	(a)		660	9,065,545,080	1,547	4,896,400	8,625	9,353,793,685
21. Issued during year.....	2	119,000			136	199,340,151			138	199,459,151
22. Other changes to in force (Net).....	(335)	10,236,063			(128)	(835,976,499)	(277)	(789,837)	(740)	(826,530,273)
23. In force December 31 of current year.....	6,085	293,707,269	0	0	668	8,428,908,732	1,270	4,106,563	8,023	8,726,722,563

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	16,957,844	16,132,797		11,895,287	12,015,158
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	762,328	776,407		237,939	156,392
25.2 Guaranteed renewable (b).....	1,262,869	1,246,322		145,936	700,176
25.3 Non-renewable for stated reasons only (b).....	9,966	10,191			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,035,163	2,032,920	0	383,875	856,568
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	18,993,007	18,165,717	0	12,279,162	12,871,726

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





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DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

NAIC Group Code....241

NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	79,795,651		316,753,104		396,548,755
2. Annuity considerations.....	4,417,962		46,261,958		50,679,920
3. Deposit-type contract funds.....		XXX	(79,945)	XXX	(79,945)
4. Other considerations.....			25,096,776		25,096,776
5. Totals (Sum of Lines 1 to 4).....	84,213,613	0	388,031,893	0	472,245,506
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,451,513			119	5,451,632
6.2 Applied to pay renewal premiums.....	4,853,668				4,853,668
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	44,089,339			(317,028)	43,772,311
6.4 Other.....	539,195				539,195
6.5 Totals (Sum of Lines 6.1 to 6.4).....	54,933,715	0	0	(316,909)	54,616,806
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	127				127
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	127	0	0	0	127
8. Grand Totals (Lines 6.5 + 7.4).....	54,933,842	0	0	(316,909)	54,616,933
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	136,333,809		344,652,391	11,401,121	492,387,321
10. Matured endowments.....	6,201,356			439,567	6,640,923
11. Annuity benefits.....	46,289,457		186,545,779		232,835,236
12. Surrender values and withdrawals for life contracts.....	299,437,199		532,321,111	625,423	832,383,733
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	758,776	0	706,172	0	1,464,948
14. All other benefits, except accident and health.....					0
15. Totals.....	489,020,597	0	1,064,225,453	12,466,111	1,565,712,161

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			676,261		676,261
1302. Waived premium due to disability.....	758,776				758,776
1303. Group disability benefits.....			29,911		29,911
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	758,776	0	706,172	0	1,464,948

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	763	15,428,125			522	21,388,123	537	1,288,571	1,822	38,104,819
17. Incurred during current year.....	8,352	151,387,830			10,823	351,818,577	6,447	11,599,666	25,622	514,806,073
Settled during current year:										
18.1 By payment in full.....	7,538	142,535,165			10,656	344,652,391	6,599	11,840,688	24,793	499,028,244
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	7,538	142,535,165	0	0	10,656	344,652,391	6,599	11,840,688	24,793	499,028,244
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	7,538	142,535,165	0	0	10,656	344,652,391	6,599	11,840,688	24,793	499,028,244
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1,577	24,280,790	0	0	689	28,554,309	385	1,047,549	2,651	53,882,648
POLICY EXHIBIT										
20. In force December 31, prior year.....	224,431	12,091,215,609	(9)	(a)	6,178	131,711,008,648	45,026	143,971,435	275,626	143,946,196,692
21. Issued during year.....	79	3,454,448	9		2,538	5,638,326,859			2,626	5,641,781,307
22. Other changes to in force (Net).....	(14,481)	(503,760,736)	9		(2,355)	(1,110,152,220)	(4,086)	(11,946,436)	(20,913)	(1,625,859,392)
23. In force December 31 of current year.....	210,029	11,590,909,321	9	(a)	6,361	136,239,184,287	40,940	132,024,999	257,339	147,962,118,607

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	361,290,799	343,332,176		302,345,269	307,075,936
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	13,443,632	13,569,644		7,207,639	6,134,567
25.2 Guaranteed renewable (b).....	20,828,501	20,553,619		12,084,574	15,228,599
25.3 Non-renewable for stated reasons only (b).....	171,518	193,440			(7,745)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	34,443,651	34,316,703	0	19,292,213	21,355,421
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	395,734,450	377,648,879	0	321,637,482	328,431,357

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



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DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	17,789,766		145,712,632		163,502,398
2. Annuity considerations.....	668,885		59,031,970		59,700,855
3. Deposit-type contract funds.....		XXX.	(5,009)	XXX.	(5,009)
4. Other considerations.....			44,226,708		44,226,708
5. Totals (Sum of Lines 1 to 4).....	18,458,651	0	248,966,301	0	267,424,952
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,202,103			38	1,202,141
6.2 Applied to pay renewal premiums.....	1,170,964				1,170,964
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	9,397,610			(89,187)	9,308,423
6.4 Other.....	92,325				92,325
6.5 Totals (Sum of Lines 6.1 to 6.4).....	11,863,002	0	0	(89,149)	11,773,853
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	20				20
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	20	0	0	0	20
8. Grand Totals (Lines 6.5 + 7.4).....	11,863,022	0	0	(89,149)	11,773,873
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	23,758,881		181,389,099	3,151,732	208,299,712
10. Matured endowments.....	1,539,646			134,645	1,674,291
11. Annuity benefits.....	10,481,010		65,632,094		76,113,104
12. Surrender values and withdrawals for life contracts.....	62,979,551		15,807,639	270,255	79,057,445
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	159,825	0	1,938,324	0	2,098,149
14. All other benefits, except accident and health.....					0
15. Totals.....	98,918,913	0	264,767,156	3,556,632	367,242,701

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			1,922,079		1,922,079
1302. Waived premium due to disability.....	159,825				159,825
1303. Group disability benefits.....			16,245		16,245
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	159,825	0	1,938,324	0	2,098,149

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	184	2,426,353			407	11,015,855	173	363,291	764	13,805,499
17. Incurred during current year.....	2,190	29,117,353			8,468	182,678,512	1,911	3,246,924	12,569	215,042,789
Settled during current year:										
18.1 By payment in full.....	1,949	25,298,526			8,347	181,389,099	1,960	3,286,377	12,256	209,974,002
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,949	25,298,526	0	0	8,347	181,389,099	1,960	3,286,377	12,256	209,974,002
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,949	25,298,526	0	0	8,347	181,389,099	1,960	3,286,377	12,256	209,974,002
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	425	6,245,180	0	0	528	12,305,268	124	323,838	1,077	18,874,286
POLICY EXHIBIT										
20. In force December 31, prior year.....	55,210	2,299,236,217		(a)	1,360	41,576,609,365	12,313	37,606,801	68,883	43,913,452,382
21. Issued during year.....	30	1,146,500			497	793,722,580			527	794,869,060
22. Other changes to in force (Net).....	(3,431)	(108,305,268)			(473)	5,830,151,868	(1,260)	(3,438,764)	(5,164)	5,718,407,836
23. In force December 31 of current year.....	51,809	2,192,077,449	0	(a)	1,384	48,200,483,793	11,053	34,168,037	64,246	50,426,729,278

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	94,259,487	89,105,821		56,017,204	59,024,527
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	3,791,773	3,852,791		880,380	(161,512)
25.2 Guaranteed renewable (b).....	6,820,302	6,719,727		4,182,843	7,166,885
25.3 Non-renewable for stated reasons only (b).....	24,224	28,060			(2,027)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	10,636,299	10,600,578	0	5,063,223	7,003,346
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	104,895,786	99,706,399	0	61,080,427	66,027,873

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





DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	7,917,693		40,455,771		48,373,464
2. Annuity considerations.....	487,631		47,295,976		47,783,607
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	8,405,324	0	87,751,747	0	96,157,071
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	796,367				796,367
6.2 Applied to pay renewal premiums.....	874,408				874,408
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,137,394			(35,335)	5,102,059
6.4 Other.....	94,919				94,919
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,903,088	0	0	(35,335)	6,867,753
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	6,903,092	0	0	(35,335)	6,867,757
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	12,526,453		67,993,246	1,315,899	81,835,598
10. Matured endowments.....	713,569			71,535	785,104
11. Annuity benefits.....	4,012,651		27,668,194		31,680,845
12. Surrender values and withdrawals for life contracts.....	30,785,328		1,485,557	84,368	32,355,253
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	111,818	0	273,736	0	385,554
14. All other benefits, except accident and health.....					0
15. Totals.....	48,149,819	0	97,420,733	1,471,802	147,042,354

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			273,736		273,736
1302. Waived premium due to disability.....	111,606				111,606
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	212	0	0	0	212
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	111,818	0	273,736	0	385,554

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	76	999,804			110	4,250,131	51	113,094	237	5,363,029
17. Incurred during current year.....	1,039	16,325,079			2,488	66,409,569	788	1,401,351	4,315	84,135,999
Settled during current year:										
18.1 By payment in full.....	914	13,240,023			2,485	67,993,246	792	1,387,434	4,191	82,620,703
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	914	13,240,023	0	0	2,485	67,993,246	792	1,387,434	4,191	82,620,703
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	914	13,240,023	0	0	2,485	67,993,246	792	1,387,434	4,191	82,620,703
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	201	4,084,860	0	0	113	2,666,454	47	127,011	361	6,878,325
POLICY EXHIBIT										
20. In force December 31, prior year.....	24,557	1,087,762,344	(a)		846	19,138,824,662	5,037	15,471,902	30,440	20,242,058,907
21. Issued during year.....	11	966,000			275	578,582,616			286	579,548,616
22. Other changes to in force (Net).....	(1,624)	(50,610,799)			(234)	2,146,481,184	(608)	(1,647,706)	(2,466)	2,094,222,679
23. In force December 31 of current year.....	22,944	1,038,117,545	0	0	887	21,863,888,462	4,429	13,824,196	28,260	22,915,830,202

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	41,341,253	39,083,140		21,627,755	22,339,123
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	2,740,395	2,796,368		1,480,259	1,127,028
25.2 Guaranteed renewable (b).....	4,580,814	4,544,927		2,601,334	2,072,816
25.3 Non-renewable for stated reasons only (b).....	25,429	25,429			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	7,346,638	7,366,724	0	4,081,593	3,199,844
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	48,687,891	46,449,864	0	25,709,348	25,538,967

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



DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR

NAIC Group Code....241

NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	12,728,904		77,245,279		89,974,183
2. Annuity considerations.....	388,621		12,717,787		13,106,408
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			188,995,968		188,995,968
5. Totals (Sum of Lines 1 to 4).....	13,117,525	0	278,959,034	0	292,076,559
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	731,723			52	731,775
6.2 Applied to pay renewal premiums.....	715,228				715,228
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,417,001			(52,100)	6,364,901
6.4 Other.....	58,370				58,370
6.5 Totals (Sum of Lines 6.1 to 6.4).....	7,922,322	0	0	(52,048)	7,870,274
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	14				14
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	14	0	0	0	14
8. Grand Totals (Lines 6.5 + 7.4).....	7,922,336	0	0	(52,048)	7,870,288
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	28,596,478		113,967,736	1,508,166	144,072,380
10. Matured endowments.....	1,436,432			62,835	1,499,267
11. Annuity benefits.....	4,736,829		44,704,197		49,441,026
12. Surrender values and withdrawals for life contracts.....	39,398,694		497,275,884	100,120	536,774,698
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	287,116	0	224,116	0	511,232
14. All other benefits, except accident and health.....					0
15. Totals.....	74,455,549	0	656,171,933	1,671,121	732,298,603

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			224,116		224,116
1302. Waived premium due to disability.....	287,116				287,116
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	287,116	0	224,116	0	511,232

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	148	2,041,814			195	7,040,684	88	196,618	431	9,279,116
17. Incurred during current year.....	1,359	33,408,132			4,552	113,423,765	1,000	1,512,474	6,911	148,344,371
Settled during current year:										
18.1 By payment in full.....	1,248	30,032,910			4,503	113,967,736	1,034	1,571,001	6,785	145,571,647
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,248	30,032,910	0	0	4,503	113,967,736	1,034	1,571,001	6,785	145,571,647
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,248	30,032,910	0	0	4,503	113,967,736	1,034	1,571,001	6,785	145,571,647
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	259	5,417,036	0	0	244	6,496,713	54	138,091	557	12,051,840
POLICY EXHIBIT										
20. In force December 31, prior year.....	32,792	1,642,280,661	(a)		804	51,592,697,101	6,888	19,809,127	40,484	53,254,786,889
21. Issued during year.....	9	238,502			271	1,003,631,937			280	1,003,870,439
22. Other changes to in force (Net).....	(2,115)	(106,383,684)			(231)	(1,606,834,592)	(712)	(1,664,353)	(3,058)	(1,714,882,629)
23. In force December 31 of current year.....	30,686	1,536,135,479	0	0	844	50,989,494,446	6,176	18,144,774	37,706	52,543,774,699

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	58,384,737	55,012,739		36,117,201	38,957,129
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	2,151,154	2,173,419		1,326,044	4,922,122
25.2 Guaranteed renewable (b).....	3,730,739	3,633,564		2,207,158	2,940,046
25.3 Non-renewable for stated reasons only (b).....	12,814	13,112		9,236	4,194
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	5,894,707	5,820,095	0	3,542,438	7,866,362
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	64,279,444	60,832,834	0	39,659,639	46,823,491

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





DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR

NAIC Group Code....241

NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	22,996,396		107,916,702		130,913,098
2. Annuity considerations.....	1,417,048		5,073,988		6,491,036
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			218,830		218,830
5. Totals (Sum of Lines 1 to 4).....	24,413,444	0	113,209,520	0	137,622,964
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	909,190			24	909,214
6.2 Applied to pay renewal premiums.....	872,450				872,450
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	9,291,544			(30,148)	9,261,396
6.4 Other.....	153,943				153,943
6.5 Totals (Sum of Lines 6.1 to 6.4).....	11,227,127	0	0	(30,124)	11,197,003
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	11				11
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	11	0	0	0	11
8. Grand Totals (Lines 6.5 + 7.4).....	11,227,138	0	0	(30,124)	11,197,014
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	28,474,125		140,127,650	1,260,948	169,862,723
10. Matured endowments.....	1,206,614			55,708	1,262,322
11. Annuity benefits.....	13,007,330		50,238,079		63,245,409
12. Surrender values and withdrawals for life contracts.....	73,016,424		7,572,685	92,190	80,681,299
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	430,908	0	926,165	0	1,357,073
14. All other benefits, except accident and health.....					0
15. Totals.....	116,135,401	0	198,864,579	1,408,846	316,408,826

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			910,021		910,021
1302. Waived premium due to disability.....	430,908				430,908
1303. Group disability benefits.....			16,144		16,144
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	430,908	0	926,165	0	1,357,073

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	121	3,858,877			214	8,445,067	68	167,425	403	12,471,370
17. Incurred during current year.....	1,123	31,123,372			4,013	147,923,465	695	1,253,302	5,831	180,300,139
Settled during current year:										
18.1 By payment in full.....	1,018	29,680,739			3,994	140,127,650	721	1,316,656	5,733	171,125,045
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,018	29,680,739	0	0	3,994	140,127,650	721	1,316,656	5,733	171,125,045
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,018	29,680,739	0	0	3,994	140,127,650	721	1,316,656	5,733	171,125,045
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	226	5,301,510	0	0	233	16,240,882	42	104,071	501	21,646,464
POLICY EXHIBIT										
20. In force December 31, prior year.....	38,759	3,221,690,822		(a)	2,854	37,266,656,823	5,728	16,533,187	47,341	40,504,880,832
21. Issued during year.....	37	5,866,541			589	1,513,345,507			626	1,519,212,048
22. Other changes to in force (Net).....	(2,255)	(162,785,692)			(542)	19,868,017	(517)	(1,396,194)	(3,314)	(144,313,869)
23. In force December 31 of current year.....	36,541	3,064,771,671	0	(a)	2,901	38,799,670,347	5,211	15,136,993	44,653	41,879,779,011

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	91,310,446	86,258,045		63,360,682	64,515,802
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	4,805,751	4,828,074		1,485,354	3,025,406
25.2 Guaranteed renewable (b).....	4,277,288	4,192,949		3,455,274	4,949,686
25.3 Non-renewable for stated reasons only (b).....	78,848	81,277		6,583	(1,013)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	9,161,887	9,102,300	0	4,947,211	7,974,079
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	100,472,333	95,360,345	0	68,307,893	72,489,881

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



DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	73,078,201		148,677,125		221,755,326
2. Annuity considerations.....	3,739,559		42,502,213		46,241,772
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			973,804,564		973,804,564
5. Totals (Sum of Lines 1 to 4).....	76,817,760	0	1,164,983,902	0	1,241,801,662
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,420,486			153	5,420,639
6.2 Applied to pay renewal premiums.....	5,800,649				5,800,649
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	36,127,695			433,433	36,561,128
6.4 Other.....	622,702				622,702
6.5 Totals (Sum of Lines 6.1 to 6.4).....	47,971,532	0	0	433,586	48,405,118
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	182				182
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	182	0	0	0	182
8. Grand Totals (Lines 6.5 + 7.4).....	47,971,714	0	0	433,586	48,405,300
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	88,229,850		159,766,472	5,060,096	253,056,418
10. Matured endowments.....	5,088,642			249,613	5,338,255
11. Annuity benefits.....	36,880,522		210,326,727		247,207,249
12. Surrender values and withdrawals for life contracts.....	256,017,048		1,485,850,827	291,100	1,742,158,975
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	825,584	0	1,373,840	0	2,199,424
14. All other benefits, except accident and health.....					0
15. Totals.....	387,041,646	0	1,857,317,866	5,600,809	2,249,960,321

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			1,373,840		1,373,840
1302. Waived premium due to disability.....	825,584				825,584
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	825,584	0	1,373,840	0	2,199,424

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	572	10,926,315			206	8,243,174	274	656,775	1,052	19,826,263
17. Incurred during current year.....	5,360	100,997,918			31,608	162,603,640	2,916	5,136,260	39,884	268,737,818
Settled during current year:										
18.1 By payment in full.....	4,949	93,318,492			31,573	159,766,472	3,015	5,309,709	39,537	258,394,673
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4,949	93,318,492	0	0	31,573	159,766,472	3,015	5,309,709	39,537	258,394,673
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4,949	93,318,492	0	0	31,573	159,766,472	3,015	5,309,709	39,537	258,394,673
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	983	18,605,741	0	0	241	11,080,342	175	483,326	1,399	30,169,408
POLICY EXHIBIT										
20. In force December 31, prior year.....	137,770	10,402,141,872	(a)		3,543	79,145,588,853	18,578	56,409,823	159,891	89,604,140,548
21. Issued during year.....	29	2,924,500			818	3,897,990,860			847	3,900,915,360
22. Other changes to in force (Net).....	(8,921)	(493,900,081)			(823)	5,673,178,979	(2,047)	(5,992,521)	(11,791)	5,173,286,377
23. In force December 31 of current year.....	128,878	9,911,166,291	0	0	3,538	88,716,758,692	16,531	50,417,302	148,947	98,678,342,285

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	199,580,973	189,626,457		138,817,226	140,482,765
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	10,426,228	10,556,896		3,943,541	3,352,883
25.2 Guaranteed renewable (b).....	22,467,951	22,382,480		12,270,106	14,697,072
25.3 Non-renewable for stated reasons only (b).....	118,624	152,424			(3,155)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	33,012,803	33,091,800	0	16,213,647	18,046,800
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	232,593,776	222,718,257	0	155,030,873	158,529,565

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





DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR

NAIC Group Code....241

NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	39,118,572		162,141,663		201,260,235
2. Annuity considerations.....	1,855,411		40,816,383		42,671,794
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			175,979,103		175,979,103
5. Totals (Sum of Lines 1 to 4).....	40,973,983	0	378,937,149	0	419,911,132
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,362,979			70	2,363,049
6.2 Applied to pay renewal premiums.....	2,240,964				2,240,964
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	17,547,300			(81,854)	17,465,446
6.4 Other.....	247,546				247,546
6.5 Totals (Sum of Lines 6.1 to 6.4).....	22,398,789	0	0	(81,784)	22,317,005
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	266				266
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	266	0	0	0	266
8. Grand Totals (Lines 6.5 + 7.4).....	22,399,055	0	0	(81,784)	22,317,271
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	52,304,665		375,676,062	2,995,158	430,975,885
10. Matured endowments.....	3,383,784			126,044	3,509,828
11. Annuity benefits.....	25,723,721		92,808,522		118,532,243
12. Surrender values and withdrawals for life contracts.....	117,636,711		56,893,107	279,216	174,809,034
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	337,317	0	142,161	0	479,478
14. All other benefits, except accident and health.....					0
15. Totals.....	199,386,198	0	525,519,852	3,400,418	728,306,468

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			131,650		131,650
1302. Waived premium due to disability.....	337,317				337,317
1303. Group disability benefits.....			10,511		10,511
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	337,317	0	142,161	0	479,478

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	301	4,119,616			206	7,467,495	164	439,689	671	12,026,799
17. Incurred during current year.....	3,189	60,788,864			9,774	381,333,941	1,742	3,048,392	14,705	445,171,197
Settled during current year:										
18.1 By payment in full.....	2,940	55,688,449			9,565	375,676,062	1,783	3,121,202	14,288	434,485,713
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,940	55,688,449	0	0	9,565	375,676,062	1,783	3,121,202	14,288	434,485,713
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,940	55,688,449	0	0	9,565	375,676,062	1,783	3,121,202	14,288	434,485,713
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	550	9,220,031	0	0	415	13,125,374	123	366,879	1,088	22,712,283
POLICY EXHIBIT										
20. In force December 31, prior year.....	84,903	5,431,901,784	(2)	(a)	1,580	88,521,970,109	12,826	40,758,433	99,307	93,994,630,326
21. Issued during year.....	20	1,516,300	2		864	19,702,525,301			886	19,704,041,601
22. Other changes to in force (Net).....	(5,299)	(267,556,049)	2		(827)	8,874,388,210	(1,183)	(3,361,024)	(7,307)	8,603,471,137
23. In force December 31 of current year.....	79,624	5,165,662,035	2	(a)	1,617	117,098,883,620	11,643	37,397,409	92,886	122,302,143,064

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	129,419,516	122,537,166		105,983,775	107,218,005
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	5,963,019	6,060,084		3,830,603	4,021,224
25.2 Guaranteed renewable (b).....	11,839,150	11,819,509		5,722,295	9,309,259
25.3 Non-renewable for stated reasons only (b).....	77,307	78,184		94,935	49,532
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	17,879,476	17,957,777	0	9,647,833	13,380,015
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	147,298,992	140,494,943	0	115,631,608	120,598,020

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



DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	10,259,396		12,018,497		22,277,893
2. Annuity considerations.....	757,882		2,723,524		3,481,406
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	11,017,278	0	14,742,021	0	25,759,299
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,043,319			91	1,043,410
6.2 Applied to pay renewal premiums.....	800,095				800,095
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,536,474			(22,800)	5,513,674
6.4 Other.....	64,898				64,898
6.5 Totals (Sum of Lines 6.1 to 6.4).....	7,444,786	0	0	(22,709)	7,422,077
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	17				17
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	17	0	0	0	17
8. Grand Totals (Lines 6.5 + 7.4).....	7,444,803	0	0	(22,709)	7,422,094
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	13,806,735		25,639,414	716,576	40,162,725
10. Matured endowments.....	1,147,277			16,443	1,163,720
11. Annuity benefits.....	9,325,456		16,442,691		25,768,147
12. Surrender values and withdrawals for life contracts.....	40,902,480		531,686	41,776	41,475,942
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	208,331	0	448,564	0	656,895
14. All other benefits, except accident and health.....					0
15. Totals.....	65,390,279	0	43,062,355	774,795	109,227,429

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			448,564		448,564
1302. Waived premium due to disability.....	208,331				208,331
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	208,331	0	448,564	0	656,895

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	106	1,297,089			39	446,384	30	80,940	175	1,824,392
17. Incurred during current year.....	1,108	17,252,422			1,065	27,167,971	405	733,538	2,578	45,153,931
Settled during current year:										
18.1 By payment in full.....	1,019	14,954,012			1,063	25,639,414	411	733,019	2,493	41,326,445
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,019	14,954,012	0	0	1,063	25,639,414	411	733,019	2,493	41,326,445
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,019	14,954,012	0	0	1,063	25,639,414	411	733,019	2,493	41,326,445
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	195	3,595,479	0	0	41	1,974,941	24	81,459	260	5,651,876
POLICY EXHIBIT										
20. In force December 31, prior year.....	29,137	1,325,377,295	(a)		217	7,698,369,719	2,687	7,599,174	32,041	9,031,346,188
21. Issued during year.....	2	125,000			72	607,961,624			74	608,086,624
22. Other changes to in force (Net).....	(1,785)	(53,474,112)			(77)	973,692,072	(255)	(726,811)	(2,117)	919,491,149
23. In force December 31 of current year.....	27,354	1,272,028,183	0	0	212	9,280,023,415	2,432	6,872,363	29,998	10,558,923,961

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	14,870,969	14,098,487		22,226,411	22,576,739
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,104,888	1,181,743		1,875,967	675,323
25.2 Guaranteed renewable (b).....	3,038,514	2,998,188		1,902,651	1,756,822
25.3 Non-renewable for stated reasons only (b).....	10,842	11,231		36,178	19,236
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,154,244	4,191,162	0	3,814,796	2,451,381
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	19,025,213	18,289,649	0	26,041,207	25,028,120

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





DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	33,755,150		476,339,424		510,094,574
2. Annuity considerations.....	2,206,163		31,990,890		34,197,053
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			8,114,637		8,114,637
5. Totals (Sum of Lines 1 to 4).....	35,961,313	0	516,444,951	0	552,406,264
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,515,013			81	2,515,094
6.2 Applied to pay renewal premiums.....	2,203,954				2,203,954
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	18,936,772			(148,989)	18,787,783
6.4 Other.....	202,616				202,616
6.5 Totals (Sum of Lines 6.1 to 6.4).....	23,858,355	0	0	(148,908)	23,709,447
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	75				75
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	75	0	0	0	75
8. Grand Totals (Lines 6.5 + 7.4).....	23,858,430	0	0	(148,908)	23,709,522
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	88,534,771		505,673,062	7,089,753	601,297,586
10. Matured endowments.....	3,327,010			267,991	3,595,001
11. Annuity benefits.....	28,051,633		183,295,202		211,346,835
12. Surrender values and withdrawals for life contracts.....	143,752,785		13,746,120	512,668	158,011,573
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	473,216	0	7,598,635	0	8,071,851
14. All other benefits, except accident and health.....					0
15. Totals.....	264,139,415	0	710,313,019	7,870,412	982,322,846

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			7,598,635		7,598,635
1302. Waived premium due to disability.....	473,216				473,216
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	473,216	0	7,598,635	0	8,071,851

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	430	5,728,285			1,171	37,732,543	401	972,323	2,002	44,433,131
17. Incurred during current year.....	5,094	95,605,461			17,395	519,284,922	4,214	6,993,710	26,703	621,884,093
Settled during current year:										
18.1 By payment in full.....	4,626	91,861,782			17,155	505,673,062	4,381	7,357,744	26,162	604,892,588
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4,626	91,861,782	0	0	17,155	505,673,062	4,381	7,357,744	26,162	604,892,588
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4,626	91,861,782	0	0	17,155	505,673,062	4,381	7,357,744	26,162	604,892,588
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	898	9,471,944	0	0	1,411	51,344,403	234	608,289	2,543	61,424,636
POLICY EXHIBIT										
20. In force December 31, prior year.....	116,706	4,135,984,523	(a)		12,151	137,063,544,266	27,271	85,574,750	156,128	141,285,103,540
21. Issued during year.....	48	6,631,230			767	4,011,282,106			815	4,017,913,336
22. Other changes to in force (Net).....	(7,707)	(176,795,697)			(694)	4,446,289,878	(2,504)	(6,969,978)	(10,905)	4,262,524,203
23. In force December 31 of current year.....	109,047	3,965,820,056	0	(a)	12,224	145,521,116,250	24,767	78,604,772	146,038	149,565,541,079

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	157,247,993	148,170,832		99,311,321	102,686,546
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	6,557,843	6,641,455		2,617,599	1,921,459
25.2 Guaranteed renewable (b).....	9,300,981	9,156,153		6,156,885	9,043,459
25.3 Non-renewable for stated reasons only (b).....	118,472	136,452		945,297	943,186
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	15,977,296	15,934,060	0	9,719,781	11,908,104
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	173,225,289	164,104,892	0	109,031,102	114,594,650

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



DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR

NAIC Group Code....241

NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	14,879,652		77,535,539		92,415,191
2. Annuity considerations.....	424,915		10,484,073		10,908,988
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			5,677,018		5,677,018
5. Totals (Sum of Lines 1 to 4).....	15,304,567	0	93,696,630	0	109,001,197
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,157,144			61	1,157,205
6.2 Applied to pay renewal premiums.....	1,133,320				1,133,320
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,657,300			(106,517)	6,550,783
6.4 Other.....	191,988				191,988
6.5 Totals (Sum of Lines 6.1 to 6.4).....	9,139,752	0	0	(106,456)	9,033,296
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	6				6
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	6	0	0	0	6
8. Grand Totals (Lines 6.5 + 7.4).....	9,139,758	0	0	(106,456)	9,033,302
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	19,787,319		97,381,762	2,706,991	119,876,072
10. Matured endowments.....	1,134,087			65,937	1,200,024
11. Annuity benefits.....	9,720,501		42,592,561		52,313,062
12. Surrender values and withdrawals for life contracts.....	56,623,420		65,704,133	146,157	122,473,710
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	79,820	0	274,991	0	354,811
14. All other benefits, except accident and health.....					0
15. Totals.....	87,345,147	0	205,953,447	2,919,085	296,217,679

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			274,991		274,991
1302. Waived premium due to disability.....	79,820				79,820
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	79,820	0	274,991	0	354,811

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	123	2,612,607			153	8,649,831	108	232,569	384	11,495,008
17. Incurred during current year.....	1,285	21,867,046			3,037	97,813,790	1,563	2,666,691	5,885	122,347,527
Settled during current year:										
18.1 By payment in full.....	1,207	20,921,406			2,941	97,381,762	1,618	2,772,928	5,766	121,076,096
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,207	20,921,406	0	0	2,941	97,381,762	1,618	2,772,928	5,766	121,076,096
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,207	20,921,406	0	0	2,941	97,381,762	1,618	2,772,928	5,766	121,076,096
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	201	3,558,247	0	0	249	9,081,859	53	126,332	503	12,766,439
POLICY EXHIBIT										
20. In force December 31, prior year.....	34,254	2,005,113,329		(a)	3,690	30,525,490,167	7,764	22,859,204	45,708	32,553,462,700
21. Issued during year.....	11	623,000			719	5,976,504,587			730	5,977,127,587
22. Other changes to in force (Net).....	(2,026)	(97,211,305)			(552)	1,880,702,676	(1,396)	(4,008,478)	(3,974)	1,779,482,893
23. In force December 31 of current year.....	32,239	1,908,525,024	0	(a)	3,857	38,382,697,430	6,368	18,850,726	42,464	40,310,073,180

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	85,516,754	80,709,308		59,875,607	60,191,362
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	4,470,917	4,563,913		2,210,231	913,293
25.2 Guaranteed renewable (b).....	7,149,664	7,124,730		3,009,951	6,220,053
25.3 Non-renewable for stated reasons only (b).....	34,192	35,149			(440)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	11,654,773	11,723,792	0	5,220,182	7,132,906
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	97,171,527	92,433,100	0	65,095,789	67,324,268

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





DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR

NAIC Group Code....241

NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	21,516,815		116,147,761		137,664,576
2. Annuity considerations.....	1,487,434		51,709,222		53,196,656
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			16,552,184		16,552,184
5. Totals (Sum of Lines 1 to 4).....	23,004,249	0	184,409,167	0	207,413,416
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,519,465				1,519,465
6.2 Applied to pay renewal premiums.....	1,944,912				1,944,912
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	11,593,123			(27,142)	11,565,981
6.4 Other.....	212,155				212,155
6.5 Totals (Sum of Lines 6.1 to 6.4).....	15,269,655	0	0	(27,142)	15,242,513
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	59				59
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	59	0	0	0	59
8. Grand Totals (Lines 6.5 + 7.4).....	15,269,714	0	0	(27,142)	15,242,572
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	71,375,476		216,708,113	3,802,612	291,886,201
10. Matured endowments.....	3,019,296			140,859	3,160,155
11. Annuity benefits.....	21,580,963		83,800,203		105,381,166
12. Surrender values and withdrawals for life contracts.....	121,998,240		156,825,754	342,380	279,166,374
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	260,902	0	424,701	0	685,603
14. All other benefits, except accident and health.....					0
15. Totals.....	218,234,877	0	457,758,771	4,285,851	680,279,499

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			424,701		424,701
1302. Waived premium due to disability.....	258,402				258,402
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	2,500	0	0	0	2,500
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	260,902	0	424,701	0	685,603

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	254	4,074,434			324	20,625,665	210	519,281	788	25,219,379
17. Incurred during current year.....	3,358	78,232,405			7,127	209,260,573	2,138	3,794,778	12,623	291,287,756
Settled during current year:										
18.1 By payment in full.....	2,965	74,394,772			7,047	216,708,113	2,219	3,943,472	12,231	295,046,357
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,965	74,394,772	0	0	7,047	216,708,113	2,219	3,943,472	12,231	295,046,357
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,965	74,394,772	0	0	7,047	216,708,113	2,219	3,943,472	12,231	295,046,357
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	647	7,912,067	0	0	404	13,178,125	129	370,587	1,180	21,460,778
POLICY EXHIBIT										
20. In force December 31, prior year.....	75,649	2,901,640,257		(a)	1,792	64,602,689,609	16,385	52,176,324	93,826	67,556,506,190
21. Issued during year.....	23	1,324,300			785	2,607,667,929			808	2,608,992,229
22. Other changes to in force (Net).....	(5,074)	(155,106,980)			(698)	(2,603,563,807)	(1,290)	(3,671,412)	(7,062)	(2,762,342,199)
23. In force December 31 of current year.....	70,598	2,747,857,577	0	(a)	1,879	64,606,793,731	15,095	48,504,912	87,572	67,403,156,220

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	124,756,482	118,522,297		94,743,242	94,972,803
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	3,474,224	3,500,111		1,671,932	2,576,751
25.2 Guaranteed renewable (b).....	10,063,975	9,985,390		5,366,535	8,518,281
25.3 Non-renewable for stated reasons only (b).....	38,452	46,048			(3,060)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	13,576,651	13,531,549	0	7,038,467	11,091,972
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	138,333,133	132,053,846	0	101,781,709	106,064,775

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



DIRECT BUSINESS IN THE STATE OF NORTHERN MARIANA ISLANDS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....	(28)		381,118		381,090
2. Annuity considerations.....			76,646		76,646
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	(28)	0	457,764	0	457,736
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....					0
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
<b>Settled during current year:</b>										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Pol.					
20. In force December 31, prior year.....				(a)		131,771,623	210	598,323	210	132,369,946
21. Issued during year.....									0	0
22. Other changes to in force (Net).....						9,524,752	(132)	(336,513)	(132)	9,188,239
23. In force December 31 of current year.....	0	0	0	(a)	0	141,296,375	78	261,810	78	141,558,185

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	85,878	79,979		12,141	12,455
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
<b>Other Individual Policies:</b>					
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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	85,878	79,979	0	12,141	12,455

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





DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,142,678		42,882,844		52,025,522
2. Annuity considerations.....	409,092		2,668,705		3,077,797
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,310,335		1,310,335
5. Totals (Sum of Lines 1 to 4).....	9,551,770	0	46,861,884	0	56,413,654
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	513,482				513,482
6.2 Applied to pay renewal premiums.....	406,568				406,568
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,606,061			(10,439)	3,595,622
6.4 Other.....	53,357				53,357
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,579,468	0	0	(10,439)	4,569,029
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	4,579,468	0	0	(10,439)	4,569,029
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	9,148,960		75,002,153	239,403	84,390,516
10. Matured endowments.....	398,862			8,319	407,181
11. Annuity benefits.....	3,361,618		39,167,894		42,529,512
12. Surrender values and withdrawals for life contracts.....	43,299,600		1,173,012	22,019	44,494,631
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	230,530	0	64,451	0	294,981
14. All other benefits, except accident and health.....					0
15. Totals.....	56,439,570	0	115,407,510	269,741	172,116,821

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			64,451		64,451
1302. Waived premium due to disability.....	229,030				229,030
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	1,500	0	0	0	1,500
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	230,530	0	64,451	0	294,981

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	51	1,669,031			102	3,464,310	15	29,194	168	5,162,535
17. Incurred during current year.....	432	10,759,594			2,640	75,195,308	169	236,565	3,241	86,191,467
Settled during current year:										
18.1 By payment in full.....	383	9,547,822			2,640	75,002,153	176	247,722	3,199	84,797,697
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	383	9,547,822	0	0	2,640	75,002,153	176	247,722	3,199	84,797,697
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	383	9,547,822	0	0	2,640	75,002,153	176	247,722	3,199	84,797,697
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	100	2,880,803	0	0	102	3,657,465	8	18,037	210	6,556,305
POLICY EXHIBIT										
20. In force December 31, prior year.....	15,880	1,198,335,168	(a)		330	18,488,378,220	1,103	3,093,007	17,313	19,689,806,394
21. Issued during year.....	15	1,850,909			259	955,995,007			274	957,845,916
22. Other changes to in force (Net).....	(889)	(55,696,727)			(242)	423,823,425	(167)	(400,989)	(1,298)	367,725,729
23. In force December 31 of current year.....	15,006	1,144,489,350	0	0	347	19,868,196,652	936	2,692,038	16,289	21,015,378,039

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	39,069,444	37,015,591		26,072,472	26,020,095
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,941,727	2,002,943		1,798,208	2,254,566
25.2 Guaranteed renewable (b).....	2,045,219	1,963,952		1,062,927	2,285,571
25.3 Non-renewable for stated reasons only (b).....		5,221			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,986,946	3,972,116	0	2,861,135	4,540,137
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	43,056,390	40,987,707	0	28,933,607	30,560,232

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



DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,483,473		6,967,049		8,450,522
2. Annuity considerations.....	88,084		8,160,342		8,248,426
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,571,557	0	15,127,391	0	16,698,948
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	144,591				144,591
6.2 Applied to pay renewal premiums.....	80,329				80,329
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,013,442			(11,667)	1,001,775
6.4 Other.....	36,873				36,873
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,275,235	0	0	(11,667)	1,263,568
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	2				2
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2	0	0	0	2
8. Grand Totals (Lines 6.5 + 7.4).....	1,275,237	0	0	(11,667)	1,263,570
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,916,752		22,756,618	467,515	27,140,885
10. Matured endowments.....	206,015			13,425	219,440
11. Annuity benefits.....	1,127,285		10,579,723		11,707,008
12. Surrender values and withdrawals for life contracts.....	5,102,834		214,839	12,995	5,330,668
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	48,121	0	14,596	0	62,717
14. All other benefits, except accident and health.....					0
15. Totals.....	10,401,007	0	33,565,776	493,935	44,460,718

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			14,596		14,596
1302. Waived premium due to disability.....	48,121				48,121
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	48,121	0	14,596	0	62,717

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	24	219,353			34	2,154,521	29	59,160	87	2,433,034
17. Incurred during current year.....	297	4,416,404			791	21,806,722	254	450,182	1,342	26,673,308
Settled during current year:										
18.1 By payment in full.....	282	4,122,767			792	22,756,618	270	480,940	1,344	27,360,325
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	282	4,122,767	0	0	792	22,756,618	270	480,940	1,344	27,360,325
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	282	4,122,767	0	0	792	22,756,618	270	480,940	1,344	27,360,325
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	39	512,990	0	0	33	1,204,625	13	28,402	85	1,746,017
POLICY EXHIBIT										
20. In force December 31, prior year.....	5,829	213,985,380	(a)		422	6,047,224,644	1,737	5,355,901	7,988	6,266,565,925
21. Issued during year.....	1	50,000			103	46,474,418			104	46,524,418
22. Other changes to in force (Net).....	(415)	(11,692,272)			(57)	151,342,700	(373)	(1,120,329)	(845)	138,530,099
23. In force December 31 of current year.....	5,415	202,343,108	0	0	468	6,245,041,762	1,364	4,235,572	7,247	6,451,620,442

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	8,518,065	8,095,120		7,090,789	7,193,941
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	502,871	506,442		320,658	264,909
25.2 Guaranteed renewable (b).....	693,959	686,140		418,740	(7,020)
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).....	1,196,830	1,192,582	0	739,398	257,889
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	9,714,895	9,287,702	0	7,830,187	7,451,830

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





DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	54,362,265		200,903,527		255,265,792
2. Annuity considerations.....	1,489,846		27,287,522		28,777,368
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			886,509		886,509
5. Totals (Sum of Lines 1 to 4).....	55,852,111	0	229,077,558	0	284,929,669
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,884,808			26	3,884,834
6.2 Applied to pay renewal premiums.....	2,875,069				2,875,069
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	25,630,963			(71,854)	25,559,109
6.4 Other.....	365,711				365,711
6.5 Totals (Sum of Lines 6.1 to 6.4).....	32,756,551	0	0	(71,828)	32,684,723
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	10				10
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	10	0	0	0	10
8. Grand Totals (Lines 6.5 + 7.4).....	32,756,561	0	0	(71,828)	32,684,733
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	69,162,439		293,234,015	1,929,822	364,326,276
10. Matured endowments.....	2,494,542			52,182	2,546,724
11. Annuity benefits.....	25,569,509		114,752,732		140,322,241
12. Surrender values and withdrawals for life contracts.....	166,857,108		247,954,415	181,166	414,992,689
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	824,436	0	1,354,415	0	2,178,851
14. All other benefits, except accident and health.....					0
15. Totals.....	264,908,034	0	657,295,577	2,163,170	924,366,781

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			1,305,888		1,305,888
1302. Waived premium due to disability.....	823,186				823,186
1303. Group disability benefits.....			48,527		48,527
1398. Summary of remaining write-ins for Line 13 from overflow page.....	1,250	0	0	0	1,250
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	824,436	0	1,354,415	0	2,178,851

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	295	9,101,011			397	14,441,411	137	298,555	829	23,840,977
17. Incurred during current year.....	3,028	73,910,040			8,660	297,726,590	1,177	1,879,310	12,865	373,515,940
Settled during current year:										
18.1 By payment in full.....	2,791	71,656,980			8,616	293,234,015	1,237	1,982,004	12,644	366,872,999
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,791	71,656,980	0	0	8,616	293,234,015	1,237	1,982,004	12,644	366,872,999
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,791	71,656,980	0	0	8,616	293,234,015	1,237	1,982,004	12,644	366,872,999
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	532	11,354,071	0	0	441	18,933,986	77	195,861	1,050	30,483,918
POLICY EXHIBIT										
20. In force December 31, prior year.....	93,814	6,856,280,649	(a)		2,253	82,854,578,457	8,874	26,077,768	104,941	89,736,936,873
21. Issued during year.....	69	5,373,367			988	15,818,595,371			1,057	15,823,968,738
22. Other changes to in force (Net).....	(4,575)	(259,736,378)			(959)	5,578,508,465	(872)	(2,396,042)	(6,406)	5,316,376,045
23. In force December 31 of current year.....	89,308	6,601,917,638	0	(a)	2,282	104,251,682,293	8,002	23,681,726	99,592	110,877,281,656

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	296,237,626	282,133,573		283,213,993	290,043,834
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	8,004,234	8,043,843		4,245,487	2,083,434
25.2 Guaranteed renewable (b).....	11,267,904	11,126,630		5,538,346	8,588,117
25.3 Non-renewable for stated reasons only (b).....	127,689	127,633		134,527	340,193
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	19,399,827	19,298,106	0	9,918,360	11,011,744
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	315,637,453	301,431,679	0	293,132,353	301,055,578

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



DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR

NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	634,342		6,217,295		6,851,637
2. Annuity considerations.....	13,369		687,342		700,711
3. Deposit-type contract funds.....		XXX.		XXX.	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	647,711	0	6,904,637	0	7,552,348
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	26,671				26,671
6.2 Applied to pay renewal premiums.....	37,839				37,839
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	352,702			(1,875)	350,827
6.4 Other.....	1,592				1,592
6.5 Totals (Sum of Lines 6.1 to 6.4).....	418,804	0	0	(1,875)	416,929
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	418,808	0	0	(1,875)	416,933
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	321,791		16,186,239	112,801	16,620,831
10. Matured endowments.....	86,309			16	86,325
11. Annuity benefits.....	234,577		3,819,306		4,053,883
12. Surrender values and withdrawals for life contracts.....	3,148,032		802,434		3,950,466
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	12,462	0	0	0	12,462
14. All other benefits, except accident and health.....					0
15. Totals.....	3,803,171	0	20,807,979	112,817	24,723,967

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	12,462				12,462
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	12,462	0	0	0	12,462

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	116,853			15	778,741	3	6,147	22	901,741
17. Incurred during current year.....	28	516,153			470	16,337,886	38	116,948	536	16,970,967
Settled during current year:										
18.1 By payment in full.....	25	408,100			460	16,186,239	39	112,817	524	16,707,156
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	25	408,100	0	0	460	16,186,239	39	112,817	524	16,707,156
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	25	408,100	0	0	460	16,186,239	39	112,817	524	16,707,156
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	7	224,906	0	0	25	930,368	2	10,278	34	1,165,552
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,468	88,594,722	(a)		753	4,313,018,959	235	803,346	2,456	4,402,417,027
21. Issued during year.....	2	55,000			92	128,388,906			94	128,443,906
22. Other changes to in force (Net).....	(96)	(3,997,439)			(70)	501,880,426	(135)	(503,158)	(301)	497,379,829
23. In force December 31 of current year.....	1,374	84,652,283	0	0	775	4,943,288,291	100	300,188	2,249	5,028,240,762

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	12,334,038	11,784,164		7,551,373	7,714,691
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	318,746	316,930		232,005	699,452
25.2 Guaranteed renewable (b).....	545,949	532,030		268,113	535,033
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).....	864,695	848,960	0	500,118	1,234,485
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	13,198,733	12,633,124	0	8,051,491	8,949,176

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





DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,731,948		30,342,952		34,074,900
2. Annuity considerations.....	166,679		3,943,027		4,109,706
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			15,514,190		15,514,190
5. Totals (Sum of Lines 1 to 4).....	3,898,627	0	49,800,169	0	53,698,796
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	307,107				307,107
6.2 Applied to pay renewal premiums.....	243,021				243,021
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,198,256			(15,418)	2,182,838
6.4 Other.....	30,985				30,985
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,779,369	0	0	(15,418)	2,763,951
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	1				1
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1	0	0	0	1
8. Grand Totals (Lines 6.5 + 7.4).....	2,779,370	0	0	(15,418)	2,763,952
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,474,251		36,997,722	629,277	43,101,250
10. Matured endowments.....	376,240			27,207	403,447
11. Annuity benefits.....	3,297,451		30,778,014		34,075,465
12. Surrender values and withdrawals for life contracts.....	20,182,214		158,162	36,347	20,376,723
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	46,518	0	72,764	0	119,282
14. All other benefits, except accident and health.....					0
15. Totals.....	29,376,674	0	68,006,662	692,831	98,076,167

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			72,764		72,764
1302. Waived premium due to disability.....	46,518				46,518
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	46,518	0	72,764	0	119,282

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	44	389,857			81	1,992,525	25	63,416	150	2,445,798
17. Incurred during current year.....	528	6,522,831			1,472	37,485,226	399	724,728	2,399	44,732,785
Settled during current year:										
18.1 By payment in full.....	489	5,850,491			1,475	36,997,722	377	656,484	2,341	43,504,697
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	489	5,850,491	0	0	1,475	36,997,722	377	656,484	2,341	43,504,697
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	489	5,850,491	0	0	1,475	36,997,722	377	656,484	2,341	43,504,697
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	83	1,062,197	0	0	78	2,480,029	47	131,860	208	3,673,886
POLICY EXHIBIT										
20. In force December 31, prior year.....	13,045	512,393,088	(a)		549	13,852,011,499	2,839	9,143,933	16,433	14,373,548,520
21. Issued during year.....	3	88,000			175	1,077,142,347			178	1,077,230,347
22. Other changes to in force (Net).....	(847)	(30,793,012)			(167)	311,502,459	(217)	(640,047)	(1,231)	280,069,400
23. In force December 31 of current year.....	12,201	481,688,076	0	0	557	15,240,656,305	2,622	8,503,886	15,380	15,730,848,267

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	33,931,897	32,136,956		27,322,706	27,468,906
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,015,380	1,030,317		691,942	41,600
25.2 Guaranteed renewable (b).....	3,251,502	3,227,800		1,474,690	877,971
25.3 Non-renewable for stated reasons only (b).....	53,811	47,614			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,320,693	4,305,731	0	2,166,632	919,571
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	38,252,590	36,442,687	0	29,489,338	28,388,477

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



DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	13,835,146		21,883,877		35,719,023
2. Annuity considerations.....	866,399		7,482,903		8,349,302
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			158,911		158,911
5. Totals (Sum of Lines 1 to 4).....	14,701,545	0	29,525,691	0	44,227,236
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,008,921			26	1,008,947
6.2 Applied to pay renewal premiums.....	859,195				859,195
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,949,210			(44,270)	6,904,940
6.4 Other.....	115,030				115,030
6.5 Totals (Sum of Lines 6.1 to 6.4).....	8,932,356	0	0	(44,244)	8,888,112
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	2				2
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2	0	0	0	2
8. Grand Totals (Lines 6.5 + 7.4).....	8,932,358	0	0	(44,244)	8,888,114
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	16,672,823		30,971,007	1,045,156	48,688,986
10. Matured endowments.....	1,445,027			49,529	1,494,556
11. Annuity benefits.....	10,531,544		30,982,023		41,513,567
12. Surrender values and withdrawals for life contracts.....	66,444,609		1,013,291	104,979	67,562,879
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	190,597	0	22,956	0	213,553
14. All other benefits, except accident and health.....					0
15. Totals.....	95,284,600	0	62,989,277	1,199,664	159,473,541

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			22,956		22,956
1302. Waived premium due to disability.....	190,597				190,597
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	190,597	0	22,956	0	213,553

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	110	2,079,187			40	828,441	45	113,118	195	3,020,725
17. Incurred during current year.....	1,202	19,291,519			1,078	32,136,060	579	1,137,796	2,859	52,565,375
Settled during current year:										
18.1 By payment in full.....	1,109	18,117,850			1,066	30,971,007	568	1,094,686	2,743	50,183,543
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,109	18,117,850	0	0	1,066	30,971,007	568	1,094,686	2,743	50,183,543
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,109	18,117,850	0	0	1,066	30,971,007	568	1,094,686	2,743	50,183,543
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	203	3,252,836	0	0	52	1,993,494	56	156,228	311	5,402,557
POLICY EXHIBIT										
20. In force December 31, prior year.....	34,290	1,918,433,152	(a)		322	10,346,527,947	3,439	10,063,697	38,051	12,275,024,796
21. Issued during year.....	2	107,658			80	293,891,970			82	293,999,628
22. Other changes to in force (Net).....	(2,031)	(80,574,980)			(69)	(125,306,840)	(451)	(1,309,153)	(2,551)	(207,190,973)
23. In force December 31 of current year.....	32,261	1,837,965,830	0	0	333	10,515,113,077	2,988	8,754,544	35,582	12,361,833,451

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	22,642,727	21,398,792		15,126,360	15,331,500
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,623,139	1,643,766		1,303,446	1,600,631
25.2 Guaranteed renewable (b).....	3,451,193	3,431,272		1,427,150	3,355,823
25.3 Non-renewable for stated reasons only (b).....	12,659	12,659			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	5,086,991	5,087,697	0	2,730,596	4,956,454
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	27,729,718	26,486,489	0	17,856,956	20,287,954

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





DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR

NAIC Group Code....241

NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	146,999,815		219,056,990		366,056,805
2. Annuity considerations.....	10,854,758		98,510,680		109,365,438
3. Deposit-type contract funds.....		XXX.		XXX.	0
4. Other considerations.....			496,074,352		496,074,352
5. Totals (Sum of Lines 1 to 4).....	157,854,573	0	813,642,022	0	971,496,595
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,956,232			100	5,956,332
6.2 Applied to pay renewal premiums.....	6,755,589				6,755,589
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	53,913,912			(207,481)	53,706,431
6.4 Other.....	589,593				589,593
6.5 Totals (Sum of Lines 6.1 to 6.4).....	67,215,326	0	0	(207,381)	67,007,945
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	144				144
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	144	0	0	0	144
8. Grand Totals (Lines 6.5 + 7.4).....	67,215,470	0	0	(207,381)	67,008,089
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	119,735,895		255,671,785	5,900,972	381,308,652
10. Matured endowments.....	6,752,305			346,954	7,099,259
11. Annuity benefits.....	49,438,156		242,574,306		292,012,462
12. Surrender values and withdrawals for life contracts.....	456,698,818		216,046,765	360,701	673,106,284
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	1,667,632	0	1,084,388	0	2,752,020
14. All other benefits, except accident and health.....					0
15. Totals.....	634,292,806	0	715,377,244	6,608,627	1,356,278,677

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			979,861		979,861
1302. Waived premium due to disability.....	1,667,632				1,667,632
1303. Group disability benefits.....			104,527		104,527
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	1,667,632	0	1,084,388	0	2,752,020

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	609	15,486,791			334	19,218,756	317	765,423	1,260	35,470,969
17. Incurred during current year.....	7,193	144,376,125			7,824	256,964,231	3,502	6,058,504	18,519	407,398,860
Settled during current year:										
18.1 By payment in full.....	6,497	126,488,200			7,780	255,671,785	3,614	6,247,925	17,891	388,407,910
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	6,497	126,488,200	0	0	7,780	255,671,785	3,614	6,247,925	17,891	388,407,910
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6,497	126,488,200	0	0	7,780	255,671,785	3,614	6,247,925	17,891	388,407,910
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1,305	33,374,716	0	0	378	20,511,202	205	576,002	1,888	54,461,919
POLICY EXHIBIT										
20. In force December 31, prior year.....	208,093	23,474,648,328		(a)	4,299	92,522,449,315	23,878	73,114,779	236,270	116,070,212,422
21. Issued during year.....	44	5,392,595			1,915	8,347,296,219			1,959	8,352,688,814
22. Other changes to in force (Net).....	(13,751)	(1,144,442,621)			(1,940)	(1,227,384,375)	(2,655)	(8,379,088)	(18,346)	(2,380,206,084)
23. In force December 31 of current year.....	194,386	22,335,598,302	0	(a)	4,274	99,642,361,159	21,223	64,735,691	219,883	122,042,695,152

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	263,500,200	249,373,640		289,507,750	293,256,294
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	20,384,965	20,569,951		9,486,160	19,029,592
25.2 Guaranteed renewable (b).....	25,070,205	24,913,606		14,596,135	23,238,983
25.3 Non-renewable for stated reasons only (b).....	413,799	429,653		109,759	141,429
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	45,868,969	45,913,210	0	24,192,054	42,410,004
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	309,369,169	295,286,850	0	313,699,804	335,666,298

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



DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,813,478		21,332,808		25,146,286
2. Annuity considerations.....	464,222		13,676,969		14,141,191
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			7,830,615		7,830,615
5. Totals (Sum of Lines 1 to 4).....	4,277,700	0	42,840,392	0	47,118,092
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	270,083				270,083
6.2 Applied to pay renewal premiums.....	240,245				240,245
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,841,921			(9,200)	1,832,721
6.4 Other.....	63,058				63,058
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,415,307	0	0	(9,200)	2,406,107
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	2,415,311	0	0	(9,200)	2,406,111
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	4,730,234		57,214,567	228,714	62,173,515
10. Matured endowments.....	270,483			5,237	275,720
11. Annuity benefits.....	2,923,657		22,440,019		25,363,676
12. Surrender values and withdrawals for life contracts.....	16,944,661		15,569,204	24,122	32,537,987
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	38,937	0	333,885	0	372,822
14. All other benefits, except accident and health.....					0
15. Totals.....	24,907,972	0	95,557,675	258,073	120,723,720

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			333,885		333,885
1302. Waived premium due to disability.....	38,937				38,937
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	38,937	0	333,885	0	372,822

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	22	791,712			57	1,336,378	5	16,134	84	2,144,224
17. Incurred during current year.....	364	5,696,683			1,875	57,661,801	138	240,156	2,377	63,598,640
Settled during current year:										
18.1 By payment in full.....	296	5,000,717			1,866	57,214,567	135	233,950	2,297	62,449,234
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	296	5,000,717	0	0	1,866	57,214,567	135	233,950	2,297	62,449,234
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	296	5,000,717	0	0	1,866	57,214,567	135	233,950	2,297	62,449,234
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	90	1,487,678	0	0	66	1,783,612	8	22,340	164	3,293,630
POLICY EXHIBIT										
20. In force December 31, prior year.....	8,763	469,930,361	(a)		333	16,049,441,597	760	2,480,682	9,856	16,521,852,639
21. Issued during year.....	5	380,000			132	272,450,233			137	272,830,233
22. Other changes to in force (Net).....	(539)	(11,718,812)			(129)	342,246,365	31	189,224	(637)	330,716,777
23. In force December 31 of current year.....	8,229	458,591,549	0	0	336	16,664,138,195	791	2,669,906	9,356	17,125,399,649

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	22,891,829	21,601,775		14,323,162	14,414,753
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	988,930	990,773		463,806	325,968
25.2 Guaranteed renewable (b).....	1,432,261	1,403,832		988,098	2,246,710
25.3 Non-renewable for stated reasons only (b).....	8,875	10,068			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,430,066	2,404,673	0	1,451,904	2,572,678
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	25,321,895	24,006,448	0	15,775,066	16,987,431

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





DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR

NAIC Group Code....241

NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	8,137,282		35,224,326		43,361,608
2. Annuity considerations.....	321,287		13,374,619		13,695,906
3. Deposit-type contract funds.....		XXX.		XXX.	0
4. Other considerations.....			33,870		33,870
5. Totals (Sum of Lines 1 to 4).....	8,458,569	0	48,632,815	0	57,091,384
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	461,800				461,800
6.2 Applied to pay renewal premiums.....	372,830				372,830
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,977,011			(13,579)	2,963,432
6.4 Other.....	58,240				58,240
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,869,881	0	0	(13,579)	3,856,302
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	1				1
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1	0	0	0	1
8. Grand Totals (Lines 6.5 + 7.4).....	3,869,882	0	0	(13,579)	3,856,303
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	8,915,905		73,702,390	289,736	82,908,031
10. Matured endowments.....	377,761			9,720	387,481
11. Annuity benefits.....	4,866,694		35,150,182		40,016,876
12. Surrender values and withdrawals for life contracts.....	30,466,882		525,737	73,384	31,066,003
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	154,122	0	503,647	0	657,769
14. All other benefits, except accident and health.....					0
15. Totals.....	44,781,364	0	109,881,956	372,840	155,036,160

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			503,647		503,647
1302. Waived premium due to disability.....	154,122				154,122
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	154,122	0	503,647	0	657,769

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	56	695,088			104	3,321,175	22	40,082	182	4,056,345
17. Incurred during current year.....	456	11,580,655			2,220	73,414,935	190	296,350	2,866	85,271,940
Settled during current year:										
18.1 By payment in full.....	411	9,291,284			2,216	73,702,390	201	299,456	2,828	83,293,130
18.2 By payment on compromised claims.....	1	2,382							1	2,382
18.3 Totals paid.....	412	9,293,666	0	0	2,216	73,702,390	201	299,456	2,829	83,295,512
18.4 Reduction by compromise.....		147,618							0	147,618
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	412	9,441,284	0	0	2,216	73,702,390	201	299,456	2,829	83,443,130
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	100	2,814,459	0	0	108	3,033,720	11	36,976	219	5,885,155
POLICY EXHIBIT										
20. In force December 31, prior year.....	13,445	1,119,769,289	(a)		347	20,341,379,154	1,186	3,684,123	14,978	21,464,832,566
21. Issued during year.....	7	294,000			242	512,629,939			249	512,923,939
22. Other changes to in force (Net).....	(754)	(39,719,994)			(204)	(2,230,431,841)	(115)	(303,315)	(1,073)	(2,270,455,150)
23. In force December 31 of current year.....	12,698	1,080,343,295	0	0	385	18,623,577,252	1,071	3,380,808	14,154	19,707,301,355

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	52,386,691	49,660,071		33,923,342	34,702,218
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,641,561	1,680,287		1,268,790	2,455,358
25.2 Guaranteed renewable (b).....	1,231,260	1,211,720		594,551	747,892
25.3 Non-renewable for stated reasons only (b).....	29,287	29,287			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,902,108	2,921,294	0	1,863,341	3,203,250
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	55,288,799	52,581,365	0	35,786,683	37,905,468

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



DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR

NAIC Group Code....241

NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	740,354,987		466,076,349		1,206,431,336
2. Annuity considerations.....	23,588,841		134,879,367		158,468,208
3. Deposit-type contract funds.....		XXX	30,014,316,123	XXX	30,014,316,123
4. Other considerations.....			1,417,817,368		1,417,817,368
5. Totals (Sum of Lines 1 to 4).....	763,943,828	0	32,033,089,207	0	32,797,033,035
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	13,007,033			398	13,007,431
6.2 Applied to pay renewal premiums.....	17,551,165				17,551,165
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	194,884,048			(622,232)	194,261,816
6.4 Other.....	1,774,518				1,774,518
6.5 Totals (Sum of Lines 6.1 to 6.4).....	227,216,764	0	0	(621,834)	226,594,930
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	514				514
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	514	0	0	0	514
8. Grand Totals (Lines 6.5 + 7.4).....	227,217,278	0	0	(621,834)	226,595,444
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	451,455,389		511,185,644	12,032,903	974,673,936
10. Matured endowments.....	18,317,847			673,697	18,991,544
11. Annuity benefits.....	118,150,829		547,848,675		665,999,504
12. Surrender values and withdrawals for life contracts.....	1,140,532,579		2,250,182,311	592,895	3,391,307,785
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	10,359,745	0	6,749,775	0	17,109,520
14. All other benefits, except accident and health.....					0
15. Totals.....	1,738,816,389	0	3,315,966,405	13,299,495	5,068,082,289

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			6,685,308		6,685,308
1302. Waived premium due to disability.....	10,348,403				10,348,403
1303. Group disability benefits.....			64,467		64,467
1398. Summary of remaining write-ins for Line 13 from overflow page.....	11,342	0	0	0	11,342
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	10,359,745	0	6,749,775	0	17,109,520

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1,513	53,621,591			799	40,579,758	661	1,642,767	2,973	95,844,116
17. Incurred during current year.....	15,591	533,168,111			19,707	504,934,571	6,977	13,745,216	42,275	1,051,847,898
Settled during current year:										
18.1 By payment in full.....	14,129	469,623,494			19,448	511,185,644	7,260	12,706,600	40,837	993,515,738
18.2 By payment on compromised claims.....	4	149,741							4	149,741
18.3 Totals paid.....	14,133	469,773,235	0	0	19,448	511,185,644	7,260	12,706,600	40,841	993,665,479
18.4 Reduction by compromise.....		2,400,259							0	2,400,259
18.5 Amount rejected.....	2	550,000							2	550,000
18.6 Total settlements.....	14,135	472,723,494	0	0	19,448	511,185,644	7,260	12,706,600	40,843	996,615,738
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2,969	114,066,208	0	0	1,058	34,328,685	378	2,681,383	4,405	151,076,276
POLICY EXHIBIT										
20. In force December 31, prior year.....	680,473	106,599,454,015	(57)	(a)	13,844	207,958,684,844	47,630	145,428,119	741,890	314,703,566,977
21. Issued during year.....	122	11,205,474	57		2,615	24,497,972,416			2,794	24,509,177,890
22. Other changes to in force (Net).....	(40,297)	(5,403,577,022)	57		(2,637)	5,071,140,125	(8,945)	(27,043,439)	(51,822)	(359,480,336)
23. In force December 31 of current year.....	640,298	101,207,082,467	57	(a)	13,822	237,527,797,385	38,685	118,384,680	692,862	338,853,264,531

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	575,081,210	543,190,263		659,901,349	682,789,950
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	36,272,454	36,587,740		22,380,862	39,405,103
25.2 Guaranteed renewable (b).....	64,788,261	64,366,423		35,906,924	53,993,868
25.3 Non-renewable for stated reasons only (b).....	410,333	462,633			(19,990)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	101,471,048	101,416,796	0	58,287,786	93,378,981
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	676,552,258	644,607,059	0	718,189,135	776,168,931

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





DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	47,595,053		307,825,668		355,420,721
2. Annuity considerations.....	2,387,491		50,879,782		53,267,273
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			20,558,525		20,558,525
5. Totals (Sum of Lines 1 to 4).....	49,982,544	0	379,263,975	0	429,246,519
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,884,022			153	3,884,175
6.2 Applied to pay renewal premiums.....	3,388,321				3,388,321
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	25,320,720			(216,272)	25,104,448
6.4 Other.....	375,305				375,305
6.5 Totals (Sum of Lines 6.1 to 6.4).....	32,968,368	0	0	(216,119)	32,752,249
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	70				70
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	70	0	0	0	70
8. Grand Totals (Lines 6.5 + 7.4).....	32,968,438	0	0	(216,119)	32,752,319
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	89,376,424		360,298,418	7,562,470	457,237,312
10. Matured endowments.....	4,168,625			287,715	4,456,340
11. Annuity benefits.....	28,566,743		227,059,850		255,626,593
12. Surrender values and withdrawals for life contracts.....	164,994,679		610,752,927	506,556	776,254,162
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	619,041	0	4,632,750	0	5,251,791
14. All other benefits, except accident and health.....					0
15. Totals.....	287,725,512	0	1,202,743,945	8,356,741	1,498,826,198

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			4,615,131		4,615,131
1302. Waived premium due to disability.....	616,541				616,541
1303. Group disability benefits.....			17,619		17,619
1398. Summary of remaining write-ins for Line 13 from overflow page.....	2,500	0	0	0	2,500
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	619,041	0	4,632,750	0	5,251,791

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	563	6,675,258			797	21,565,362	363	874,119	1,713	29,114,739
17. Incurred during current year.....	6,194	101,169,792			15,811	367,233,184	4,797	7,632,414	26,802	476,035,390
Settled during current year:										
18.1 By payment in full.....	5,611	93,545,048			15,265	360,298,418	4,937	7,850,185	25,813	461,693,651
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	5,611	93,545,048	0	0	15,265	360,298,418	4,937	7,850,185	25,813	461,693,651
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	5,611	93,545,048	0	0	15,265	360,298,418	4,937	7,850,185	25,813	461,693,651
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1,136	14,300,002	0	0	1,143	28,500,128	223	656,348	2,502	43,456,478
POLICY EXHIBIT										
20. In force December 31, prior year.....	142,357	5,848,828,006	(a)		3,540	119,585,752,323	24,499	78,157,130	170,396	125,512,737,458
21. Issued during year.....	73	12,222,700			1,113	6,578,137,586			1,186	6,590,360,266
22. Other changes to in force (Net).....	(9,436)	(180,570,836)			(1,017)	(6,679,950,837)	(2,692)	(7,863,934)	(13,145)	(6,868,385,607)
23. In force December 31 of current year.....	132,994	5,680,479,870	0	(a)	3,636	119,483,939,052	21,807	70,293,196	158,437	125,234,712,117

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	265,630,317	252,593,136		196,358,933	210,422,046
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	7,063,305	7,180,215		3,200,885	1,451,940
25.2 Guaranteed renewable (b).....	13,122,587	12,932,502		6,574,189	8,512,873
25.3 Non-renewable for stated reasons only (b).....	115,931	134,781		303	(2,973)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	20,301,823	20,247,498	0	9,775,377	9,961,840
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	285,932,140	272,840,634	0	206,134,310	220,383,886

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



DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR

NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,146,410		58,591,133		67,737,543
2. Annuity considerations.....	338,438		19,705,776		20,044,214
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	9,484,848	0	78,296,909	0	87,781,757
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	639,093				639,093
6.2 Applied to pay renewal premiums.....	398,950				398,950
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,812,649			(17,407)	3,795,242
6.4 Other.....	46,869				46,869
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,897,561	0	0	(17,407)	4,880,154
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	99				99
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	99	0	0	0	99
8. Grand Totals (Lines 6.5 + 7.4).....	4,897,660	0	0	(17,407)	4,880,253
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	13,125,237		127,617,953	660,250	141,403,440
10. Matured endowments.....	711,077			23,060	734,137
11. Annuity benefits.....	5,573,840		41,186,750		46,760,590
12. Surrender values and withdrawals for life contracts.....	31,187,616		1,373,440	61,223	32,622,279
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	99,514	0	341,785	0	441,299
14. All other benefits, except accident and health.....					0
15. Totals.....	50,697,284	0	170,519,928	744,533	221,961,745

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			334,778		334,778
1302. Waived premium due to disability.....	99,514				99,514
1303. Group disability benefits.....			7,007		7,007
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	99,514	0	341,785	0	441,299

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	83	1,601,244			138	8,873,769	48	135,922	269	8,610,934
17. Incurred during current year.....	708	15,107,199			4,368	128,580,063	401	612,058	5,477	144,299,320
Settled during current year:										
18.1 By payment in full.....	634	13,836,314			4,311	127,617,953	427	683,310	5,372	142,137,577
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	634	13,836,314	0	0	4,311	127,617,953	427	683,310	5,372	142,137,577
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	634	13,836,314	0	0	4,311	127,617,953	427	683,310	5,372	142,137,577
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	157	2,872,129	0	0	195	7,835,879	22	64,670	374	10,772,677
POLICY EXHIBIT										
20. In force December 31, prior year.....	19,515	1,259,546,203	(a)		1,103	33,755,818,271	2,863	9,058,266	23,481	35,024,422,741
21. Issued during year.....	16	988,412			490	555,007,246			506	555,995,658
22. Other changes to in force (Net).....	(1,283)	(76,481,395)			(499)	435,365,938	(632)	(2,038,482)	(2,414)	356,846,061
23. In force December 31 of current year.....	18,248	1,184,053,220	0	0	1,094	34,746,191,455	2,231	7,019,784	21,573	35,937,264,460

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	57,977,358	54,821,050		35,844,613	37,962,515
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	2,171,229	2,149,161		559,117	(254,231)
25.2 Guaranteed renewable (b).....	2,660,658	2,609,297		2,186,339	1,990,377
25.3 Non-renewable for stated reasons only (b).....	17,225	16,758			(964)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,849,112	4,775,216	0	2,745,456	1,735,182
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	62,826,470	59,596,266	0	38,590,069	39,697,697

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





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DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR

NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	6,225,134		35,205,766		41,430,900
2. Annuity considerations.....	231,419		13,468,273		13,699,692
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	6,456,553	0	48,674,039	0	55,130,592
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	477,868			21	477,889
6.2 Applied to pay renewal premiums.....	589,523				589,523
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,394,973			(17,776)	3,377,197
6.4 Other.....	47,602				47,602
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,509,966	0	0	(17,755)	4,492,211
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	13				13
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	13	0	0	0	13
8. Grand Totals (Lines 6.5 + 7.4).....	4,509,979	0	0	(17,755)	4,492,224
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	8,862,094		54,751,113	678,007	64,291,214
10. Matured endowments.....	506,819			39,021	545,840
11. Annuity benefits.....	3,232,788		46,630,007		49,862,795
12. Surrender values and withdrawals for life contracts.....	14,293,271		46,330,958	65,808	60,690,037
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	82,079	0	305,949	0	388,028
14. All other benefits, except accident and health.....					0
15. Totals.....	26,977,051	0	148,018,027	782,836	175,777,914

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			215,991		215,991
1302. Waived premium due to disability.....	82,079				82,079
1303. Group disability benefits.....			89,958		89,958
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	82,079	0	305,949	0	388,028

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	91	1,965,399			97	2,319,919	46	88,793	234	4,374,111
17. Incurred during current year.....	662	8,654,400			2,379	56,143,330	603	702,950	3,644	65,500,680
Settled during current year:										
18.1 By payment in full.....	641	9,368,913			2,355	54,751,113	623	717,029	3,619	64,837,055
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	641	9,368,913	0	0	2,355	54,751,113	623	717,029	3,619	64,837,055
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	641	9,368,913	0	0	2,355	54,751,113	623	717,029	3,619	64,837,055
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	112	1,250,886	0	0	121	3,712,136	26	74,714	259	5,037,736
POLICY EXHIBIT										
20. In force December 31, prior year.....	16,204	1,028,249,027	(a)		429	23,561,008,965	3,185	10,023,608	19,818	24,599,281,599
21. Issued during year.....	3	128,000			427	622,763,054			430	622,891,054
22. Other changes to in force (Net).....	(923)	(24,950,450)			(404)	(1,474,739,696)	(374)	(1,031,812)	(1,701)	(1,500,721,958)
23. In force December 31 of current year.....	15,284	1,003,426,577	0	(a)	452	22,709,032,323	2,811	8,991,796	18,547	23,721,450,695

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	62,067,243	58,635,753		37,022,032	37,877,660
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	2,955,551	2,957,557		1,678,053	5,074,869
25.2 Guaranteed renewable (b).....	5,646,029	5,624,151		1,407,137	1,991,180
25.3 Non-renewable for stated reasons only (b).....	22,886	22,886			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,624,466	8,604,594	0	3,085,190	7,066,049
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	70,691,709	67,240,347	0	40,107,222	44,943,709

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



DIRECT BUSINESS IN OTHER ALIEN GRAND TOTAL DURING THE YEAR

NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	100,570		5,495,591		5,596,161
2. Annuity considerations.....	36,465		1,567,683		1,604,148
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	137,035	0	7,063,274	0	7,200,309
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	878				878
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	10,445				10,445
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	11,323	0	0	0	11,323
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	11,323	0	0	0	11,323
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,377,332				5,377,332
10. Matured endowments.....	10,733				10,733
11. Annuity benefits.....	148		4,409,268		4,409,416
12. Surrender values and withdrawals for life contracts.....	62,719		1,395,255		1,457,974
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	5,450,932	0	5,804,523	0	11,255,455

DETAILS OF WRITE-INS

1301. ....					0
1302. ....					0
1303. ....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....					20	500,143			20	500,143
17. Incurred during current year.....	72	7,090,552			(20)	(500,143)			52	6,590,409
Settled during current year:										
18.1 By payment in full.....	27	5,388,065							27	5,388,065
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	27	5,388,065	0	0	0	0	0	0	27	5,388,065
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	27	5,388,065	0	0	0	0	0	0	27	5,388,065
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	45	1,702,487	0	0	0	0	0	0	45	1,702,487
POLICY EXHIBIT										
20. In force December 31, prior year.....				(a)	No. of Pol. 387	3,558,439,021			387	3,558,439,021
21. Issued during year.....						44,725,225			0	44,725,225
22. Other changes to in force (Net).....	5,346	1,118,064,466			(6)	315,492,524			5,340	1,433,556,990
23. In force December 31 of current year.....	5,346	1,118,064,466	0	(a)	381	3,918,656,770	0	0	5,727	5,036,721,236

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	3,452,460	3,215,641		739,621	760,037
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	174,349	174,349		633,332	646,544
25.2 Guaranteed renewable (b).....	8,742	8,742		71,622	71,622
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).....	183,091	183,091	0	704,954	718,166
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,635,551	3,398,732	0	1,444,575	1,478,203

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





DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	102,784,532		238,440,030		341,224,562
2. Annuity considerations.....	6,048,460		58,914,377		64,962,837
3. Deposit-type contract funds.....		XXX	127,998,812	XXX	127,998,812
4. Other considerations.....			355,965,945		355,965,945
5. Totals (Sum of Lines 1 to 4).....	108,832,992	0	781,319,164	0	890,152,156
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	6,175,261			94	6,175,355
6.2 Applied to pay renewal premiums.....	6,610,390				6,610,390
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	54,110,966			(226,108)	53,884,858
6.4 Other.....	485,901				485,901
6.5 Totals (Sum of Lines 6.1 to 6.4).....	67,382,518	0	0	(226,014)	67,156,504
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	197				197
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	197	0	0	0	197
8. Grand Totals (Lines 6.5 + 7.4).....	67,382,715	0	0	(226,014)	67,156,701
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	123,176,881		358,636,686	10,375,217	492,188,784
10. Matured endowments.....	8,517,954			457,809	8,975,763
11. Annuity benefits.....	68,876,673		278,947,288		347,823,961
12. Surrender values and withdrawals for life contracts.....	387,326,392		990,998,053	1,011,855	1,379,336,300
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,793,433	0	2,202,928	0	3,996,361
14. All other benefits, except accident and health.....					0
15. Totals.....	589,691,333	0	1,630,784,955	11,844,881	2,232,321,169

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			2,189,125		2,189,125
1302. Waived premium due to disability.....	1,789,209				1,789,209
1303. Group disability benefits.....			13,803		13,803
1398. Summary of remaining write-ins for Line 13 from overflow page.....	4,224	0	0	0	4,224
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	1,793,433	0	2,202,928	0	3,996,361

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	882	14,463,948			566	17,018,744	730	1,594,507	2,178	33,077,198
17. Incurred during current year.....	10,814	142,160,352			13,873	362,057,008	7,604	10,233,646	32,291	514,451,006
Settled during current year:										
18.1 By payment in full.....	9,938	131,694,834			13,619	358,636,686	7,936	10,833,026	31,493	501,164,546
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	9,938	131,694,834	0	0	13,619	358,636,686	7,936	10,833,026	31,493	501,164,546
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	9,938	131,694,834	0	0	13,619	358,636,686	7,936	10,833,026	31,493	501,164,546
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1,758	24,929,466	0	0	820	20,439,066	398	995,127	2,976	46,363,658
POLICY EXHIBIT										
20. In force December 31, prior year.....	294,407	12,756,417,194		(a)	4,479	265,597,142,683	50,550	155,281,397	349,436	278,508,841,273
21. Issued during year.....	112	9,067,502			2,258	10,112,969,031			2,370	10,122,036,533
22. Other changes to in force (Net).....	(17,604)	(622,119,600)			(2,094)	(114,288,319,027)	(3,621)	(9,614,037)	(23,319)	(114,920,052,664)
23. In force December 31 of current year.....	276,915	12,143,365,096	0	(a)	4,643	161,421,792,687	46,929	145,667,360	328,487	173,710,825,142

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	287,453,940	272,372,571		199,676,978	201,889,295
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	15,767,828	15,953,324		8,252,035	6,274,473
25.2 Guaranteed renewable (b).....	22,454,906	22,331,740		11,628,534	15,344,168
25.3 Non-renewable for stated reasons only (b).....	308,860	359,559			(4,532)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	38,531,594	38,644,623	0	19,880,569	21,614,109
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	325,985,534	311,017,194	0	219,557,547	223,503,404

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



DIRECT BUSINESS IN PUERTO RICO DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,278,493		12,348,678		13,627,171
2. Annuity considerations.....	9,289		2,147,430		2,156,719
3. Deposit-type contract funds.....		XXX.		XXX.	0
4. Other considerations.....			1,304,987		1,304,987
5. Totals (Sum of Lines 1 to 4).....	1,287,782	0	15,801,095	0	17,088,877
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	132,034				132,034
6.2 Applied to pay renewal premiums.....	27,674				27,674
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	776,914			(428)	776,486
6.4 Other.....	10,887				10,887
6.5 Totals (Sum of Lines 6.1 to 6.4).....	947,509	0	0	(428)	947,081
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	1				1
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1	0	0	0	1
8. Grand Totals (Lines 6.5 + 7.4).....	947,510	0	0	(428)	947,082
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	958,836		14,902,285	29,455	15,890,576
10. Matured endowments.....	56,931				56,931
11. Annuity benefits.....	120,135		8,775,970		8,896,105
12. Surrender values and withdrawals for life contracts.....	1,610,537		7,553,740		9,164,277
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	100,965	0	0	0	100,965
14. All other benefits, except accident and health.....					0
15. Totals.....	2,847,404	0	31,231,995	29,455	34,108,854

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	71,499				71,499
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	29,466	0	0	0	29,466
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	100,965	0	0	0	100,965

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	7	452,570			27	503,094	(1)		34	955,664
17. Incurred during current year.....	41	693,764			672	14,973,346	12	29,455	725	15,696,565
Settled during current year:										
18.1 By payment in full.....	42	1,015,767			669	14,902,285	12	29,455	723	15,947,507
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	42	1,015,767	0	0	669	14,902,285	12	29,455	723	15,947,507
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	42	1,015,767	0	0	669	14,902,285	12	29,455	723	15,947,507
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	130,567	0	0	30	574,155	0	(1)	36	704,722
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,773	149,394,008	(a)		76	3,599,539,633	36	99,295	1,885	3,749,032,935
21. Issued during year.....					11	47,844,796			11	47,844,796
22. Other changes to in force (Net).....	(80)	(2,350,572)			(11)	1,497,124,238	20	61,095	(71)	1,494,834,761
23. In force December 31 of current year.....	1,693	147,043,436	0	0	76	5,144,508,667	56	160,390	1,825	5,291,712,492

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	12,812,029	11,809,155		6,446,661	6,489,221
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	694,947	687,615		2,010,785	(350,521)
25.2 Guaranteed renewable (b).....	2,548	2,139			
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).....	697,495	689,754	0	2,010,785	(350,521)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	13,509,524	12,498,909	0	8,457,446	6,138,700

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





DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	10,911,777		11,707,830		22,619,607
2. Annuity considerations.....	929,388		10,146,575		11,075,963
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			2,083,572		2,083,572
5. Totals (Sum of Lines 1 to 4).....	11,841,165	0	23,937,977	0	35,779,142
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	799,743			27	799,770
6.2 Applied to pay renewal premiums.....	800,418				800,418
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,140,760			(10,561)	5,130,199
6.4 Other.....	90,716				90,716
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,831,637	0	0	(10,534)	6,821,103
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	143				143
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	143	0	0	0	143
8. Grand Totals (Lines 6.5 + 7.4).....	6,831,780	0	0	(10,534)	6,821,246
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	16,647,900		20,204,717	946,106	37,798,723
10. Matured endowments.....	845,425			46,829	892,254
11. Annuity benefits.....	6,197,822		24,850,479		31,048,301
12. Surrender values and withdrawals for life contracts.....	51,636,301		1,755,260	46,133	53,437,694
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	197,773	0	1,456	0	199,229
14. All other benefits, except accident and health.....					0
15. Totals.....	75,525,221	0	46,811,912	1,039,068	123,376,201

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			1,456		1,456
1302. Waived premium due to disability.....	197,773				197,773
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	197,773	0	1,456	0	199,229

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	108	2,392,397			16	1,290,445	55	131,200	179	3,814,042
17. Incurred during current year.....	1,048	18,353,478			690	20,121,957	622	917,499	2,360	39,392,934
Settled during current year:										
18.1 By payment in full.....	953	17,493,325			675	20,204,717	652	992,935	2,280	38,690,977
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	953	17,493,325	0	0	675	20,204,717	652	992,935	2,280	38,690,977
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	953	17,493,325	0	0	675	20,204,717	652	992,935	2,280	38,690,977
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	203	3,252,550	0	0	31	1,207,685	25	55,764	259	4,515,999
POLICY EXHIBIT										
20. In force December 31, prior year.....	25,967	1,579,120,573	(a)		867	6,859,315,065	3,631	10,584,855	30,465	8,449,020,493
21. Issued during year.....	4	68,000			34	119,820,390			38	119,888,390
22. Other changes to in force (Net).....	(1,763)	(39,725,211)			(32)	574,623,385	(633)	(1,894,833)	(2,428)	533,003,341
23. In force December 31 of current year.....	24,208	1,539,463,362	0	0	869	7,553,758,840	2,998	8,690,022	28,075	9,101,912,224

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	11,191,484	10,624,423		8,543,443	8,586,763
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,138,260	1,157,424		827,796	123,503
25.2 Guaranteed renewable (b).....	3,250,470	3,231,278		2,240,868	2,539,666
25.3 Non-renewable for stated reasons only (b).....	12,292	15,391			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,401,022	4,404,093	0	3,068,664	2,663,169
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	15,592,506	15,028,516	0	11,612,107	11,249,932

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



DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	25,260,990		141,310,867		166,571,857
2. Annuity considerations.....	474,267		45,558,552		46,032,819
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			13,977,163		13,977,163
5. Totals (Sum of Lines 1 to 4).....	25,735,257	0	200,846,582	0	226,581,839
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,500,742				1,500,742
6.2 Applied to pay renewal premiums.....	1,165,953				1,165,953
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	10,758,201			(34,429)	10,723,772
6.4 Other.....	164,372				164,372
6.5 Totals (Sum of Lines 6.1 to 6.4).....	13,589,268	0	0	(34,429)	13,554,839
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	3				3
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	3	0	0	0	3
8. Grand Totals (Lines 6.5 + 7.4).....	13,589,271	0	0	(34,429)	13,554,842
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	28,920,714		155,909,972	1,136,893	185,967,579
10. Matured endowments.....	1,507,564			83,454	1,591,018
11. Annuity benefits.....	11,357,793		73,934,619		85,292,412
12. Surrender values and withdrawals for life contracts.....	69,655,991		92,236,936	153,274	162,046,201
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	522,900	0	298,873	0	821,773
14. All other benefits, except accident and health.....					0
15. Totals.....	111,964,962	0	322,380,400	1,373,621	435,718,983

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			285,214		285,214
1302. Waived premium due to disability.....	522,900				522,900
1303. Group disability benefits.....			13,659		13,659
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	522,900	0	298,873	0	821,773

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	172	3,992,154			215	8,047,859	63	149,557	450	12,189,571
17. Incurred during current year.....	1,792	32,591,665			5,203	161,358,350	764	1,184,905	7,759	195,134,920
Settled during current year:										
18.1 By payment in full.....	1,664	30,428,278			5,151	155,909,972	788	1,220,347	7,603	187,558,597
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,664	30,428,278	0	0	5,151	155,909,972	788	1,220,347	7,603	187,558,597
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,664	30,428,278	0	0	5,151	155,909,972	788	1,220,347	7,603	187,558,597
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	300	6,155,541	0	0	267	13,496,237	39	114,115	606	19,765,894
POLICY EXHIBIT										
20. In force December 31, prior year.....	51,504	2,866,981,185	(a)		717	57,327,405,699	4,877	14,570,810	57,098	60,208,957,694
21. Issued during year.....	98	3,466,299			334	895,170,960			432	898,637,259
22. Other changes to in force (Net).....	(2,333)	(31,854,995)			(303)	2,004,510,120	(409)	(1,097,097)	(3,045)	1,971,558,028
23. In force December 31 of current year.....	49,269	2,838,592,489	0	0	748	60,227,086,779	4,468	13,473,713	54,485	63,079,152,981

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	75,951,756	71,703,392		50,392,350	51,509,673
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	4,522,707	4,579,448		3,395,480	4,194,337
25.2 Guaranteed renewable (b).....	4,206,916	4,113,750		1,706,495	2,880,424
25.3 Non-renewable for stated reasons only (b).....	38,176	38,116			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,767,799	8,731,314	0	5,101,975	7,074,761
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	84,719,555	80,434,706	0	55,494,325	58,584,434

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





DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR

NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,246,242		9,484,715		10,730,957
2. Annuity considerations.....	50,179		1,598,133		1,648,312
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,296,421	0	11,082,848	0	12,379,269
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	51,974				51,974
6.2 Applied to pay renewal premiums.....	62,366				62,366
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	572,637			(1,539)	571,098
6.4 Other.....	14,155				14,155
6.5 Totals (Sum of Lines 6.1 to 6.4).....	701,132	0	0	(1,539)	699,593
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	701,132	0	0	(1,539)	699,593
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	585,264		23,483,063	68,689	24,137,016
10. Matured endowments.....	150,357			26	150,383
11. Annuity benefits.....	481,923		6,025,389		6,507,312
12. Surrender values and withdrawals for life contracts.....	3,365,861		1,192,284	9,536	4,567,681
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	7,909	0	0	0	7,909
14. All other benefits, except accident and health.....					0
15. Totals.....	4,591,314	0	30,700,736	78,251	35,370,301

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	7,909				7,909
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	7,909	0	0	0	7,909

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	55,420			22	727,142	3	11,243	29	793,805
17. Incurred during current year.....	68	791,569			645	23,765,923	34	74,019	747	24,631,511
Settled during current year:										
18.1 By payment in full.....	61	735,621			645	23,483,063	33	68,715	739	24,287,399
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	61	735,621	0	0	645	23,483,063	33	68,715	739	24,287,399
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	61	735,621	0	0	645	23,483,063	33	68,715	739	24,287,399
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	11	111,368	0	0	22	1,010,002	4	16,547	37	1,137,917
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,304	134,728,351	(a)		518	7,647,649,344	298	994,515	3,120	7,783,372,210
21. Issued during year.....	3	44,180			116	397,762,314			119	397,806,494
22. Other changes to in force (Net).....	(151)	(8,159,177)			(118)	(482,638,031)	(85)	(298,358)	(354)	(491,095,566)
23. In force December 31 of current year.....	2,156	126,613,354	0	(a)	516	7,562,773,627	213	696,157	2,885	7,690,083,138

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	12,688,172	11,970,770		6,416,352	6,642,108
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	379,866	394,710		243,948	284,894
25.2 Guaranteed renewable (b).....	1,010,147	1,006,384		304,460	1,086,714
25.3 Non-renewable for stated reasons only (b).....	24,568	24,568			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,414,581	1,425,662	0	548,408	1,371,608
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	14,102,753	13,396,432	0	6,964,760	8,013,716

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



DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR

NAIC Group Code....241

NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....	23,853,025		136,720,864		160,573,889
2. Annuity considerations.....	1,113,152		21,732,210		22,845,362
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			42,982,742		42,982,742
5. Totals (Sum of Lines 1 to 4).....	24,966,177	0	201,435,816	0	226,401,993
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....	1,462,983			22	1,463,005
6.2 Applied to pay renewal premiums.....	1,722,727				1,722,727
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	10,704,636			(36,385)	10,668,251
6.4 Other.....	164,505				164,505
6.5 Totals (Sum of Lines 6.1 to 6.4).....	14,054,851	0	0	(36,363)	14,018,488
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	28				28
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	28	0	0	0	28
8. Grand Totals (Lines 6.5 + 7.4).....	14,054,879	0	0	(36,363)	14,018,516
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....	31,295,507		191,769,347	1,526,002	224,590,856
10. Matured endowments.....	1,622,589			71,274	1,693,863
11. Annuity benefits.....	15,091,885		129,031,180		144,123,065
12. Surrender values and withdrawals for life contracts.....	105,810,045		16,746,264	180,985	122,737,294
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	294,749	0	1,050,624	0	1,345,373
14. All other benefits, except accident and health.....					0
15. Totals.....	154,114,775	0	338,597,415	1,778,261	494,490,451

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			1,050,624		1,050,624
1302. Waived premium due to disability.....	294,749				294,749
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	294,749	0	1,050,624	0	1,345,373

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	140	2,380,868			276	10,102,487	98	191,824	514	12,675,179
17. Incurred during current year.....	1,566	37,382,009			8,302	195,703,927	964	1,545,712	10,832	234,631,648
<b>Settled during current year:</b>										
18.1 By payment in full.....	1,399	32,917,870			8,273	191,769,347	999	1,597,276	10,671	226,284,493
18.2 By payment on compromised claims.....	1	227							1	227
18.3 Totals paid.....	1,400	32,918,097	0	0	8,273	191,769,347	999	1,597,276	10,672	226,284,720
18.4 Reduction by compromise.....		199,773							0	199,773
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,400	33,117,870	0	0	8,273	191,769,347	999	1,597,276	10,672	226,484,493
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	306	6,645,007	0	0	305	14,037,067	63	140,260	674	20,822,334
<b>POLICY EXHIBIT</b>					No. of Pol.					
20. In force December 31, prior year.....	45,034	3,001,309,731	(a)		1,305	50,480,001,876	7,559	21,118,156	53,898	53,502,429,763
21. Issued during year.....	24	1,611,538			357	1,466,281,246			381	1,467,892,784
22. Other changes to in force (Net).....	(2,399)	(126,505,942)			(323)	3,016,943,130	(612)	(1,557,127)	(3,334)	2,888,880,061
23. In force December 31 of current year.....	42,659	2,876,415,327	0	(a)	1,338	54,963,226,252	6,947	19,561,029	50,945	57,859,202,608

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	150,330,196	142,349,683		112,053,313	112,686,526
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
<b>Other Individual Policies:</b>					
25.1 Non-cancelable (b).....	5,880,533	5,908,568		2,866,828	(343,016)
25.2 Guaranteed renewable (b).....	9,245,514	9,143,140		4,997,174	7,100,146
25.3 Non-renewable for stated reasons only (b).....	93,392	105,323		62,629	31,543
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	15,219,439	15,157,031	0	7,926,631	6,788,673
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	165,549,635	157,506,714	0	119,979,944	119,475,199

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





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DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	94,269,601		603,160,672		697,430,273
2. Annuity considerations.....	4,269,080		96,369,832		100,638,912
3. Deposit-type contract funds.....		XXX	(26,765)	XXX	(26,765)
4. Other considerations.....			49,393,518		49,393,518
5. Totals (Sum of Lines 1 to 4).....	98,538,681	0	748,897,257	0	847,435,938
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,097,448				3,097,448
6.2 Applied to pay renewal premiums.....	3,414,218				3,414,218
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	36,138,660			(42,831)	36,095,829
6.4 Other.....	462,310				462,310
6.5 Totals (Sum of Lines 6.1 to 6.4).....	43,112,636	0	0	(42,831)	43,069,805
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	90				90
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	90	0	0	0	90
8. Grand Totals (Lines 6.5 + 7.4).....	43,112,726	0	0	(42,831)	43,069,895
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	91,666,264		715,707,766	1,340,685	808,714,715
10. Matured endowments.....	4,036,799			61,328	4,098,127
11. Annuity benefits.....	27,592,496		323,358,394		350,950,890
12. Surrender values and withdrawals for life contracts.....	256,872,701		54,620,160	196,079	311,688,940
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	644,060	0	2,002,340	0	2,646,400
14. All other benefits, except accident and health.....					0
15. Totals.....	380,812,320	0	1,095,688,660	1,598,092	1,478,099,072

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			1,965,717		1,965,717
1302. Waived premium due to disability.....	641,540				641,540
1303. Group disability benefits.....			36,623		36,623
1398. Summary of remaining write-ins for Line 13 from overflow page.....	2,520	0	0	0	2,520
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	644,060	0	2,002,340	0	2,646,400

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	410	10,600,251			916	41,933,979	73	192,602	1,399	52,726,831
17. Incurred during current year.....	3,196	104,815,362			20,095	730,230,348	811	1,353,226	24,102	836,398,936
Settled during current year:										
18.1 By payment in full.....	2,857	95,703,063			19,824	715,707,766	825	1,402,014	23,506	812,812,843
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,857	95,703,063	0	0	19,824	715,707,766	825	1,402,014	23,506	812,812,843
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,857	95,703,063	0	0	19,824	715,707,766	825	1,402,014	23,506	812,812,843
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	749	19,712,550	0	0	1,187	56,456,561	59	143,814	1,995	76,312,924
POLICY EXHIBIT										
20. In force December 31, prior year.....	122,164	13,055,765,714	(a)		10,695	263,638,171,217	6,191	21,034,618	139,050	276,714,971,549
21. Issued during year.....	93	6,814,374			3,928	9,242,944,448			4,021	9,249,758,822
22. Other changes to in force (Net).....	(6,453)	(588,844,795)			(3,653)	13,752,037,272	(397)	(1,143,593)	(10,503)	13,162,048,884
23. In force December 31 of current year.....	115,804	12,473,735,293	0	(a)	10,970	286,633,152,937	5,794	19,891,025	132,568	299,126,779,255

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	698,517,718	663,302,401		526,552,266	535,699,235
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	20,561,207	20,834,949		9,868,841	4,862,467
25.2 Guaranteed renewable (b).....	18,129,978	17,775,981		8,482,807	11,444,820
25.3 Non-renewable for stated reasons only (b).....	212,921	238,617		40,065	13,333
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	38,904,106	38,849,547	0	18,391,713	16,320,620
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	737,421,824	702,151,948	0	544,943,979	552,019,855

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



DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,889,524		43,106,964		47,996,488
2. Annuity considerations.....	433,236		7,961,496		8,394,732
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			533,740		533,740
5. Totals (Sum of Lines 1 to 4).....	5,322,760	0	51,602,200	0	56,924,960
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	327,758				327,758
6.2 Applied to pay renewal premiums.....	156,755				156,755
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,472,413			(28,053)	2,444,360
6.4 Other.....	20,122				20,122
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,977,048	0	0	(28,053)	2,948,995
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	2				2
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2	0	0	0	2
8. Grand Totals (Lines 6.5 + 7.4).....	2,977,050	0	0	(28,053)	2,948,997
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	6,961,067		73,650,677	1,173,156	81,784,900
10. Matured endowments.....	951,128			26,763	977,891
11. Annuity benefits.....	5,184,835		21,002,492		26,187,327
12. Surrender values and withdrawals for life contracts.....	30,140,156		596,322	94,570	30,831,048
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	62,466	0	1,022,548	0	1,085,014
14. All other benefits, except accident and health.....					0
15. Totals.....	43,299,652	0	96,272,039	1,294,489	140,866,180

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			985,315		985,315
1302. Waived premium due to disability.....	62,466				62,466
1303. Group disability benefits.....			37,233		37,233
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	62,466	0	1,022,548	0	1,085,014

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	52	473,978			87	2,932,113	81	151,626	220	3,557,717
17. Incurred during current year.....	572	8,641,895			2,923	76,164,217	818	1,152,655	4,313	85,958,767
Settled during current year:										
18.1 By payment in full.....	514	7,912,195			2,869	73,650,677	860	1,199,919	4,243	82,762,791
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	514	7,912,195	0	0	2,869	73,650,677	860	1,199,919	4,243	82,762,791
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	514	7,912,195	0	0	2,869	73,650,677	860	1,199,919	4,243	82,762,791
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	110	1,203,678	0	0	141	5,445,653	39	104,362	290	6,753,693
POLICY EXHIBIT										
20. In force December 31, prior year.....	14,799	766,581,143	(a)		423	28,582,485,859	4,983	15,023,359	20,205	29,364,090,362
21. Issued during year.....	8	973,000			228	495,258,015			236	496,231,015
22. Other changes to in force (Net).....	(906)	(39,733,383)			(213)	1,291,844,059	(1,076)	(3,233,943)	(2,195)	1,248,876,733
23. In force December 31 of current year.....	13,901	727,820,760	0	0	438	30,369,587,933	3,907	11,789,416	18,246	31,109,198,110

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	57,450,535	54,356,380		34,495,023	33,849,602
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,472,304	1,516,356		1,179,493	(750,076)
25.2 Guaranteed renewable (b).....	1,429,342	1,405,812		767,534	1,174,723
25.3 Non-renewable for stated reasons only (b).....	31,249	31,506			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,932,895	2,953,674	0	1,947,027	424,647
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	60,383,430	57,310,054	0	36,442,050	34,274,249

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





DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR

NAIC Group Code.....241

NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	46,971,294		154,044,398		201,015,692
2. Annuity considerations.....	2,389,101		38,793,160		41,182,261
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			7,693,874		7,693,874
5. Totals (Sum of Lines 1 to 4).....	49,360,395	0	200,531,432	0	249,891,827
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,475,577			26	2,475,603
6.2 Applied to pay renewal premiums.....	2,580,820				2,580,820
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	17,943,016			(68,549)	17,874,467
6.4 Other.....	279,424				279,424
6.5 Totals (Sum of Lines 6.1 to 6.4).....	23,278,837	0	0	(68,523)	23,210,314
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	42				42
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	42	0	0	0	42
8. Grand Totals (Lines 6.5 + 7.4).....	23,278,879	0	0	(68,523)	23,210,356
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	50,953,655		379,011,975	2,613,882	432,579,512
10. Matured endowments.....	3,094,491			119,224	3,213,715
11. Annuity benefits.....	24,347,462		135,289,739		159,637,201
12. Surrender values and withdrawals for life contracts.....	154,085,143		14,879,777	239,706	169,204,626
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	485,604	0	1,086,269	0	1,571,873
14. All other benefits, except accident and health.....					0
15. Totals.....	232,966,355	0	530,267,760	2,972,812	766,206,927

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			1,039,480		1,039,480
1302. Waived premium due to disability.....	485,604				485,604
1303. Group disability benefits.....			46,789		46,789
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	485,604	0	1,086,269	0	1,571,873

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	242	4,615,399			256	11,258,022	136	364,384	634	16,237,804
17. Incurred during current year.....	2,942	59,819,413			9,803	381,527,093	1,479	2,588,713	14,224	443,935,219
Settled during current year:										
18.1 By payment in full.....	2,613	54,048,146			9,729	379,011,975	1,529	2,733,105	13,871	435,793,226
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,613	54,048,146	0	0	9,729	379,011,975	1,529	2,733,105	13,871	435,793,226
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,613	54,048,146	0	0	9,729	379,011,975	1,529	2,733,105	13,871	435,793,226
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	571	10,386,666	0	0	330	13,773,140	86	219,992	987	24,379,797
POLICY EXHIBIT										
20. In force December 31, prior year.....	84,891	6,645,408,764	(a)		2,207	111,774,779,622	10,185	31,703,570	97,283	118,451,891,956
21. Issued during year.....	30	5,921,968			1,087	5,043,900,793			1,117	5,049,822,761
22. Other changes to in force (Net).....	(4,796)	(345,592,655)			(1,078)	(7,618,945,419)	(1,018)	(2,737,653)	(6,892)	(7,967,275,727)
23. In force December 31 of current year.....	80,125	6,305,738,077	0	(a)	2,216	109,199,734,996	9,167	28,965,917	91,508	115,534,438,990

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	208,019,141	197,348,880		164,890,532	166,172,929
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	9,412,009	9,506,539		2,671,369	1,108,472
25.2 Guaranteed renewable (b).....	11,736,998	11,725,597		7,320,483	9,454,231
25.3 Non-renewable for stated reasons only (b).....	79,914	92,942		1,116	(1,663)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	21,228,921	21,325,078	0	9,992,968	10,561,040
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	229,248,062	218,673,958	0	174,883,500	176,733,969

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



DIRECT BUSINESS IN U.S. VIRGIN ISLANDS DURING THE YEAR

NAIC Group Code....241

NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	927,294		548,750		1,476,044
2. Annuity considerations.....	19,183				19,183
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	946,477	0	548,750	0	1,495,227
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,629				3,629
6.2 Applied to pay renewal premiums.....	56,690				56,690
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	348,429				348,429
6.4 Other.....	2,716				2,716
6.5 Totals (Sum of Lines 6.1 to 6.4).....	411,464	0	0	0	411,464
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	411,464	0	0	0	411,464
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	216,366			2,922	219,288
10. Matured endowments.....	7,598			1,951	9,549
11. Annuity benefits.....	70,545		415,213		485,758
12. Surrender values and withdrawals for life contracts.....	462,176		28,890		491,066
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	756,685	0	444,103	4,873	1,205,661

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....					0
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3				1	75,623	(0)		1	75,625
17. Incurred during current year.....	12	278,212			4	(17,871)	3	4,874	19	265,415
Settled during current year:										
18.1 By payment in full.....	9	223,963			3		3	4,874	15	228,837
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	9	223,963	0	0	3	0	3	4,874	15	228,837
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	9	223,963	0	0	3	0	3	4,874	15	228,837
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	54,252	0	0	2	57,952	0	(0)	5	112,203
POLICY EXHIBIT										
20. In force December 31, prior year.....	2	1,344,000	(a)		30	84,049,279		0	32	85,393,279
21. Issued during year.....					22	2,482,957			22	2,482,957
22. Other changes to in force (Net).....	329	82,606,710			(20)	59,652,734	16	44,997	325	142,304,441
23. In force December 31 of current year.....	331	83,950,710	0	(a)	32	146,184,970	16	44,997	379	230,180,677

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	1,275,780	1,213,790		289,112	293,395
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	4,337	3,970			(6,433)
25.2 Guaranteed renewable (b).....	1,473	1,231		205	209
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).....	5,810	5,201	0	205	(6,224)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,281,590	1,218,991	0	289,317	287,171

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





DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR

NAIC Group Code....241

NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,847,296		8,755,212		14,602,508
2. Annuity considerations.....	336,709		6,570,187		6,906,896
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			16,169,946		16,169,946
5. Totals (Sum of Lines 1 to 4).....	6,184,005	0	31,495,345	0	37,679,350
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	522,403			26	522,429
6.2 Applied to pay renewal premiums.....	465,229				465,229
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,493,774			(8,733)	3,485,041
6.4 Other.....	87,731				87,731
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,569,137	0	0	(8,707)	4,560,430
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	4,569,137	0	0	(8,707)	4,560,430
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	7,604,263		11,596,747	258,778	19,459,788
10. Matured endowments.....	1,078,073			20,978	1,099,051
11. Annuity benefits.....	2,989,798		7,703,277		10,693,075
12. Surrender values and withdrawals for life contracts.....	23,394,261		49,054,929	12,032	72,461,222
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	77,774	0	0	0	77,774
14. All other benefits, except accident and health.....					0
15. Totals.....	35,144,169	0	68,354,953	291,788	103,790,910

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	77,774				77,774
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	77,774	0	0	0	77,774

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	40	490,309			14	559,497	13	24,918	67	1,074,723
17. Incurred during current year.....	576	9,268,144			456	11,567,165	170	282,508	1,202	21,117,817
Settled during current year:										
18.1 By payment in full.....	529	8,682,337			447	11,596,747	172	279,756	1,148	20,558,840
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	529	8,682,337	0	0	447	11,596,747	172	279,756	1,148	20,558,840
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	529	8,682,337	0	0	447	11,596,747	172	279,756	1,148	20,558,840
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	87	1,076,116	0	0	23	529,915	11	27,670	121	1,633,700
POLICY EXHIBIT										
20. In force December 31, prior year.....	16,140	786,183,957	(a)		101	3,378,847,027	1,199	3,400,310	17,440	4,168,431,294
21. Issued during year.....	4	400,000			32	823,684,009			36	824,084,009
22. Other changes to in force (Net).....	(936)	(17,950,648)			(43)	(360,723,067)	(112)	(311,834)	(1,091)	(378,985,549)
23. In force December 31 of current year.....	15,208	768,633,309	0	0	90	3,841,807,969	1,087	3,088,476	16,385	4,613,529,754

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	7,460,594	7,026,550		4,411,813	4,593,008
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	532,564	540,527		355,635	204,096
25.2 Guaranteed renewable (b).....	1,285,337	1,266,703		614,984	112,445
25.3 Non-renewable for stated reasons only (b).....	3,350	7,047			(400)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,821,251	1,814,277	0	970,619	316,141
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	9,281,845	8,840,827	0	5,382,432	4,909,149

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



DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	19,004,303		150,388,328		169,392,631
2. Annuity considerations.....	1,105,016		164,960,930		166,065,946
3. Deposit-type contract funds.....		XXX	(311,310)	XXX	(311,310)
4. Other considerations.....			89,298		89,298
5. Totals (Sum of Lines 1 to 4).....	20,109,319	0	315,127,246	0	335,236,565
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	989,372			48	989,420
6.2 Applied to pay renewal premiums.....	1,181,268				1,181,268
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	7,891,622			(42,879)	7,848,743
6.4 Other.....	114,133				114,133
6.5 Totals (Sum of Lines 6.1 to 6.4).....	10,176,395	0	0	(42,831)	10,133,564
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	53				53
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	53	0	0	0	53
8. Grand Totals (Lines 6.5 + 7.4).....	10,176,448	0	0	(42,831)	10,133,617
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	22,815,480		206,706,587	1,399,396	230,921,463
10. Matured endowments.....	1,302,952			91,427	1,394,379
11. Annuity benefits.....	11,101,787		74,212,644		85,314,431
12. Surrender values and withdrawals for life contracts.....	70,135,293		1,666,116	147,523	71,948,932
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	177,495	0	691,806	0	869,301
14. All other benefits, except accident and health.....					0
15. Totals.....	105,533,007	0	283,277,153	1,638,346	390,448,506

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			512,767		512,767
1302. Waived premium due to disability.....	177,495				177,495
1303. Group disability benefits.....			179,039		179,039
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	177,495	0	691,806	0	869,301

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	137	7,018,262			301	13,646,216	80	157,527	518	20,822,005
17. Incurred during current year.....	1,372	23,193,303			6,042	206,564,537	1,044	1,510,052	8,458	231,267,892
Settled during current year:										
18.1 By payment in full.....	1,229	24,118,432			6,006	206,706,587	1,062	1,490,823	8,297	232,315,842
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,229	24,118,432	0	0	6,006	206,706,587	1,062	1,490,823	8,297	232,315,842
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,229	24,118,432	0	0	6,006	206,706,587	1,062	1,490,823	8,297	232,315,842
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	280	6,093,133	0	0	337	13,504,166	62	176,756	679	19,774,055
POLICY EXHIBIT										
20. In force December 31, prior year.....	37,919	2,880,434,215		(a)	1,496	100,375,345,754	6,625	20,138,559	46,040	103,275,918,528
21. Issued during year.....	17	981,469			840	1,398,720,989			857	1,399,702,458
22. Other changes to in force (Net).....	(2,515)	(172,815,005)			(809)	10,169,982,979	(530)	(1,458,427)	(3,854)	9,995,709,547
23. In force December 31 of current year.....	35,421	2,708,600,679	0	(a)	1,527	111,944,049,722	6,095	18,680,132	43,043	114,671,330,533

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	109,064,630	103,228,545		78,474,670	77,079,539
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	4,023,417	4,090,737		1,454,213	1,569,890
25.2 Guaranteed renewable (b).....	9,897,529	9,807,999		3,086,160	4,317,436
25.3 Non-renewable for stated reasons only (b).....	19,425	21,214			(848)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	13,940,371	13,919,950	0	4,540,373	5,886,478
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	123,005,001	117,148,495	0	83,015,043	82,966,017

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





DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR

NAIC Group Code.....241

NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	21,401,274		84,547,183		105,948,457
2. Annuity considerations.....	1,106,609		14,638,304		15,744,913
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			9,556,977		9,556,977
5. Totals (Sum of Lines 1 to 4).....	22,507,883	0	108,742,464	0	131,250,347
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,548,489			71	1,548,560
6.2 Applied to pay renewal premiums.....	1,576,782				1,576,782
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	11,211,896			(91,762)	11,120,134
6.4 Other.....	157,261				157,261
6.5 Totals (Sum of Lines 6.1 to 6.4).....	14,494,428	0	0	(91,691)	14,402,737
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	50				50
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	50	0	0	0	50
8. Grand Totals (Lines 6.5 + 7.4).....	14,494,478	0	0	(91,691)	14,402,787
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	33,631,159		94,744,415	3,773,921	132,149,495
10. Matured endowments.....	2,078,032			136,241	2,214,273
11. Annuity benefits.....	23,556,038		55,949,699		79,505,737
12. Surrender values and withdrawals for life contracts.....	135,048,862		72,849,454	380,869	208,279,185
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	172,424	0	200,813	0	373,237
14. All other benefits, except accident and health.....					0
15. Totals.....	194,486,515	0	223,744,381	4,291,031	422,521,927

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			200,813		200,813
1302. Waived premium due to disability.....	172,424				172,424
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	172,424	0	200,813	0	373,237

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	307	5,470,596			219	5,026,530	194	477,350	720	10,974,476
17. Incurred during current year.....	2,873	36,064,525			4,488	99,309,533	2,376	3,784,603	9,737	139,158,661
Settled during current year:										
18.1 By payment in full.....	2,677	35,709,191			4,454	94,744,415	2,441	3,910,162	9,572	134,363,768
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,677	35,709,191	0	0	4,454	94,744,415	2,441	3,910,162	9,572	134,363,768
18.4 Reduction by compromise.....					0	0		0	0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,677	35,709,191	0	0	4,454	94,744,415	2,441	3,910,162	9,572	134,363,768
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	503	5,825,930	0	0	253	9,591,648	129	351,791	885	15,769,369
POLICY EXHIBIT										
20. In force December 31, prior year.....	73,893	3,244,678,755	(a)		1,159	30,879,905,993	15,102	46,093,360	90,154	34,170,678,108
21. Issued during year.....	22	1,313,592			498	2,852,597,162			520	2,853,910,754
22. Other changes to in force (Net).....	(4,670)	(112,683,444)			(400)	(1,114,260,424)	(1,269)	(3,546,086)	(6,339)	(1,230,489,954)
23. In force December 31 of current year.....	69,245	3,133,308,903	0	0	1,257	32,618,242,731	13,833	42,547,274	84,335	35,794,098,908

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	68,030,017	64,358,135		53,683,302	55,020,582
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	3,462,178	3,470,104		1,308,645	1,106,704
25.2 Guaranteed renewable (b).....	5,792,536	5,704,801		2,747,533	4,233,923
25.3 Non-renewable for stated reasons only (b).....	27,540	41,840			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	9,282,254	9,216,745	0	4,056,178	5,340,627
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	77,312,271	73,574,880	0	57,739,480	60,361,209

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



DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	6,103,075		25,152,491		31,255,566
2. Annuity considerations.....	396,352		3,162,545		3,558,897
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			6,045,548		6,045,548
5. Totals (Sum of Lines 1 to 4).....	6,499,427	0	34,360,584	0	40,860,011
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	422,332			23	422,355
6.2 Applied to pay renewal premiums.....	320,027				320,027
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,708,802			(48,662)	3,660,140
6.4 Other.....	40,043				40,043
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,491,204	0	0	(48,639)	4,442,565
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	1				1
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1	0	0	0	1
8. Grand Totals (Lines 6.5 + 7.4).....	4,491,205	0	0	(48,639)	4,442,566
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	10,868,874		46,340,121	751,951	57,960,946
10. Matured endowments.....	493,577			24,093	517,670
11. Annuity benefits.....	2,989,326		20,396,883		23,386,209
12. Surrender values and withdrawals for life contracts.....	23,024,225		11,742,386	50,042	34,816,653
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	169,873	0	453,793	0	623,666
14. All other benefits, except accident and health.....					0
15. Totals.....	37,545,875	0	78,933,183	826,086	117,305,144

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			453,793		453,793
1302. Waived premium due to disability.....	169,873				169,873
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	169,873	0	453,793	0	623,666

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	72	1,095,315			76	1,266,795	56	125,399	204	2,487,509
17. Incurred during current year.....	793	12,010,362			1,952	46,577,934	455	703,437	3,200	59,291,733
Settled during current year:										
18.1 By payment in full.....	740	11,362,450			1,952	46,340,121	486	776,044	3,178	58,478,615
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	740	11,362,450	0	0	1,952	46,340,121	486	776,044	3,178	58,478,615
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	740	11,362,450	0	0	1,952	46,340,121	486	776,044	3,178	58,478,615
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	125	1,743,227	0	0	76	1,504,608	25	52,792	226	3,300,627
POLICY EXHIBIT										
20. In force December 31, prior year.....	18,247	758,950,760	(a)		369	12,835,398,926	2,969	8,283,914	21,585	13,602,633,600
21. Issued during year.....	9	183,600			244	166,041,092			253	166,224,692
22. Other changes to in force (Net).....	(1,200)	(39,930,874)			(238)	1,218,293,406	(352)	(842,439)	(1,790)	1,177,520,093
23. In force December 31 of current year.....	17,056	719,203,486	0	0	375	14,219,733,424	2,617	7,441,475	20,048	14,946,378,385

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	27,985,405	26,530,620		20,547,232	21,075,386
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	959,275	973,840		269,069	(130,638)
25.2 Guaranteed renewable (b).....	1,490,782	1,453,476		1,014,085	1,050,783
25.3 Non-renewable for stated reasons only (b).....	78,646	81,781		89,290	47,476
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,528,703	2,509,097	0	1,372,444	967,621
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	30,514,108	29,039,717	0	21,919,676	22,043,007

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





DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,578,528		6,671,668		8,250,196
2. Annuity considerations.....	55,927		752,664		808,591
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,634,455	0	7,424,332	0	9,058,787
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	83,683				83,683
6.2 Applied to pay renewal premiums.....	92,182				92,182
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	709,778			(2,862)	706,916
6.4 Other.....	7,255				7,255
6.5 Totals (Sum of Lines 6.1 to 6.4).....	892,898	0	0	(2,862)	890,036
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	892,898	0	0	(2,862)	890,036
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,339,032		13,199,797	77,369	14,616,198
10. Matured endowments.....	22,499			5,482	27,981
11. Annuity benefits.....	888,933		6,455,903		7,344,836
12. Surrender values and withdrawals for life contracts.....	2,312,320		27,857		2,340,177
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	11,466	0	0	0	11,466
14. All other benefits, except accident and health.....					0
15. Totals.....	4,574,250	0	19,683,557	82,851	24,340,658

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	11,466				11,466
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	11,466	0	0	0	11,466

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	9	222,684			19	381,726	3	13,022	31	617,432
17. Incurred during current year.....	104	1,581,385			564	13,635,146	52	69,829	720	15,286,360
Settled during current year:										
18.1 By payment in full.....	86	1,361,531			563	13,199,797	55	82,851	704	14,644,179
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	86	1,361,531	0	0	563	13,199,797	55	82,851	704	14,644,179
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	86	1,361,531	0	0	563	13,199,797	55	82,851	704	14,644,179
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	27	442,538	0	0	20	817,075	0	(0)	47	1,259,613
POLICY EXHIBIT										
20. In force December 31, prior year.....	3,137	197,916,279	(a)		64	4,046,817,586	303	945,910	3,504	4,245,679,775
21. Issued during year.....					13	111,725,601			13	111,725,601
22. Other changes to in force (Net).....	(164)	(3,067,170)			(13)	(28,620,363)	(14)	(12,547)	(191)	(31,700,080)
23. In force December 31 of current year.....	2,973	194,849,109	0	0	64	4,129,922,824	289	933,363	3,326	4,325,705,296

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	4,369,960	4,112,843		3,562,765	3,610,622
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	217,100	221,829		206,693	444,763
25.2 Guaranteed renewable (b).....	434,484	430,503		335,595	485,270
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).....	651,584	652,332	0	542,288	930,033
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	5,021,544	4,765,175	0	4,105,053	4,540,655

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



DIRECT BUSINESS IN Other Alien # 1 DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	75,851		5,826,602		5,902,453
2. Annuity considerations.....	1,457		(623)		834
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	77,308	0	5,825,979	0	5,903,287
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	637			(508)	129
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,718			841	7,559
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	7,355	0	0	333	7,688
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	7,355	0	0	333	7,688
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	69,838				69,838
10. Matured endowments.....	5,584				5,584
11. Annuity benefits.....	147		3,816,272		3,816,419
12. Surrender values and withdrawals for life contracts.....	47,161		904,603		951,764
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	122,730	0	4,720,875	0	4,843,605

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....					0
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	45	1,702,487							45	1,702,487
17. Incurred during current year.....	12	445,975							12	445,975
Settled during current year:										
18.1 By payment in full.....	19	60,078							19	60,078
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	19	60,078	0	0	0	0	0	0	19	60,078
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	19	60,078	0	0	0	0	0	0	19	60,078
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	38	2,088,384	0	0	0	0	0	0	38	2,088,384
POLICY EXHIBIT										
20. In force December 31, prior year.....	5,346	1,118,064,466	(a)		381	3,918,656,770			5,727	5,036,721,236
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	5,346	1,118,064,466	0 (a)	0	381	3,918,656,770	0	0	5,727	5,036,721,236

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	3,620,357	3,623,739		662,565	655,055
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	170,952	170,952		546,647	476,723
25.2 Guaranteed renewable (b).....	5,652	5,652		70,281	70,281
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).....	176,604	176,604	0	616,928	547,004
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,796,961	3,800,343	0	1,279,493	1,202,059

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





DIRECT BUSINESS IN Other Alien # 2 DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....					0
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....					0
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....				(a).....					0	0
21. Issued during year.....						418,005,547			0	418,005,547
22. Other changes to in force (Net).....	(255)	57,902,771			(381)	(663,416,707)			(636)	(605,513,936)
23. In force December 31 of current year.....	(255)	57,902,771	0	(a).....0	(381)	(245,411,160)	0	0	(636)	(187,508,389)

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

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



DIRECT BUSINESS IN Other Alien # 3 DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....					0
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....					0
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....				(a).....					0	0
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	(a).....	0	0	0	0	0	0

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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





DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	977,043		12,468,669		13,445,712
2. Annuity considerations.....	76,921		210,526		287,447
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			588,398		588,398
5. Totals (Sum of Lines 1 to 4).....	1,053,964	0	13,267,593	0	14,321,557
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	46,349				46,349
6.2 Applied to pay renewal premiums.....	41,003				41,003
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	542,898			16,527	559,425
6.4 Other.....	2,754				2,754
6.5 Totals (Sum of Lines 6.1 to 6.4).....	633,004	0	0	16,527	649,531
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	633,004	0	0	16,527	649,531
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	973,146		24,825,488	22,960	25,821,594
10. Matured endowments.....	103,486			5,837	109,323
11. Annuity benefits.....	815,677		6,564,544		7,380,221
12. Surrender values and withdrawals for life contracts.....	2,297,313		455,537	9,632	2,762,482
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	2,217	0	0	0	2,217
14. All other benefits, except accident and health.....					0
15. Totals.....	4,191,839	0	31,845,569	38,429	36,075,837

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	2,217				2,217
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	2,217	0	0	0	2,217

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	10	172,701			35	1,280,976	2	5,673	47	1,459,350
17. Incurred during current year.....	87	866,751			425	22,587,043	71	146,518	583	23,600,312
Settled during current year:										
18.1 By payment in full.....	84	862,828			428	22,894,563	20	44,775	532	23,802,166
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	84	862,828	0	0	428	22,894,563	20	44,775	532	23,802,166
18.4 Reduction by compromise.....							52	106,684	52	106,684
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	84	862,828	0	0	428	22,894,563	72	151,459	584	23,908,850
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	13	176,624	0	0	32	973,456	1	732	46	1,150,812
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,474	137,149,366	(a)		58	7,574,498,810	353	1,236,009	2,885	7,712,884,184
21. Issued during year.....					40	226,158,000			40	226,158,000
22. Other changes to in force (Net).....	(146)	(9,309,561)			(42)	17,684,216	(17)	(22,989)	(205)	8,351,666
23. In force December 31 of current year.....	2,328	127,839,805	0	(a)	56	7,818,341,026	336	1,213,020	2,720	7,947,393,850

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	11,196,636	10,878,472		11,386,483	10,682,217
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	297,614	308,815		42,298	(8,327)
25.2 Guaranteed renewable (b).....	501,233	500,665		233,936	430,971
25.3 Non-renewable for stated reasons only (b).....	11,066	5,494			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	809,913	814,974	0	276,234	422,644
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	12,006,549	11,693,446	0	11,662,717	11,104,861

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



DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	19,557,827		87,856,439		107,414,266
2. Annuity considerations.....	1,704,003		2,485,379		4,189,382
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	21,261,830	0	90,341,818	0	111,603,648
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,374,413				1,374,413
6.2 Applied to pay renewal premiums.....	1,246,181				1,246,181
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	8,170,737			134,551	8,305,288
6.4 Other.....	132,759				132,759
6.5 Totals (Sum of Lines 6.1 to 6.4).....	10,924,090	0	0	134,551	11,058,641
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	9				9
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	9	0	0	0	9
8. Grand Totals (Lines 6.5 + 7.4).....	10,924,099	0	0	134,551	11,058,650
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	42,718,691		196,192,653	209,460	239,120,804
10. Matured endowments.....	987,144			43,703	1,030,847
11. Annuity benefits.....	12,181,286		44,155,553		56,336,839
12. Surrender values and withdrawals for life contracts.....	70,795,245		154,640,765	40,655	225,476,665
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	241,277	0	332,009	0	573,286
14. All other benefits, except accident and health.....					0
15. Totals.....	126,923,643	0	395,320,980	293,818	522,538,441

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			332,009		332,009
1302. Waived premium due to disability.....	241,277				241,277
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	241,277	0	332,009	0	573,286

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	231	7,066,324			265	6,773,808	32	67,163	528	13,907,295
17. Incurred during current year.....	1,245	32,478,122			6,574	186,768,129	910	1,274,323	8,729	220,520,574
Settled during current year:										
18.1 By payment in full.....	1,307	34,307,799			6,398	180,965,289	304	398,930	8,009	215,672,018
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,307	34,307,799	0	0	6,398	180,965,289	304	398,930	8,009	215,672,018
18.4 Reduction by compromise.....							605	852,581	605	852,581
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,307	34,307,799	0	0	6,398	180,965,289	909	1,251,511	8,614	216,524,599
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	169	5,236,647	0	0	441	12,576,648	33	89,975	643	17,903,270
POLICY EXHIBIT										
20. In force December 31, prior year.....	34,564	2,605,331,757		(a)	1,605	45,049,235,353	3,659	10,174,104	39,828	47,664,741,215
21. Issued during year.....	1	110,000			425	979,420,733			426	979,530,733
22. Other changes to in force (Net).....	(1,958)	(95,118,623)			(689)	(1,085,504,591)	(221)	(410,431)	(2,868)	(1,181,033,645)
23. In force December 31 of current year.....	32,607	2,510,323,134	0	(a)	1,341	44,943,151,495	3,438	9,763,673	37,386	47,463,238,303

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	72,957,048	71,285,073		61,877,459	60,936,113
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	5,089,801	5,351,223		4,481,974	5,890,319
25.2 Guaranteed renewable (b).....	7,526,480	7,515,002		4,767,130	5,808,303
25.3 Non-renewable for stated reasons only (b).....	55,077	72,813			(672)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	12,671,358	12,939,038	0	9,249,104	11,697,950
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	85,628,406	84,224,111	0	71,126,563	72,634,063

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





DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	10,192,832		36,978,943		47,171,775
2. Annuity considerations.....	403,377		657,672		1,061,049
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			480,349		480,349
5. Totals (Sum of Lines 1 to 4).....	10,596,209	0	38,116,964	0	48,713,173
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	458,034				458,034
6.2 Applied to pay renewal premiums.....	334,413				334,413
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,428,193			64,112	3,492,305
6.4 Other.....	71,022				71,022
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,291,662	0	0	64,112	4,355,774
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	2				2
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2	0	0	0	2
8. Grand Totals (Lines 6.5 + 7.4).....	4,291,664	0	0	64,112	4,355,776
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	19,267,309		70,567,964	273,833	90,109,106
10. Matured endowments.....	532,704			12,145	544,849
11. Annuity benefits.....	4,457,517		26,055,755		30,513,272
12. Surrender values and withdrawals for life contracts.....	24,750,084		7,308,119	29,555	32,087,758
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	179,941	0	448,710	0	628,651
14. All other benefits, except accident and health.....					0
15. Totals.....	49,187,555	0	104,380,548	315,533	153,883,636

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			446,787		446,787
1302. Waived premium due to disability.....	179,941				179,941
1303. Group disability benefits.....			1,923		1,923
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	179,941	0	448,710	0	628,651

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	113	2,939,119			134	3,841,087	21	48,068	268	6,828,274
17. Incurred during current year.....	755	17,255,146			2,607	65,957,800	547	1,011,147	3,909	84,224,093
Settled during current year:										
18.1 By payment in full.....	785	15,565,542			2,588	65,091,881	171	476,544	3,544	81,133,967
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	785	15,565,542	0	0	2,588	65,091,881	171	476,544	3,544	81,133,967
18.4 Reduction by compromise.....							381	530,435	381	530,435
18.5 Amount rejected.....	1	41,703							1	41,703
18.6 Total settlements.....	786	15,607,245	0	0	2,588	65,091,881	552	1,006,979	3,926	81,706,105
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	82	4,587,020	0	0	153	4,707,006	16	52,236	251	9,346,262
POLICY EXHIBIT										
20. In force December 31, prior year.....	20,699	1,185,461,119		(a)	713	17,457,465,837	1,890	5,159,905	23,302	18,648,086,862
21. Issued during year.....	9	4,013,750			292	77,385,875			301	81,399,625
22. Other changes to in force (Net).....	(1,294)	(65,019,319)			(339)	3,370,643	(130)	(193,345)	(1,763)	(61,842,021)
23. In force December 31 of current year.....	19,414	1,124,455,550	0	(a)	666	17,538,222,355	1,760	4,966,560	21,840	18,667,644,466

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	27,559,222	26,681,307		26,895,760	26,338,486
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,345,789	1,536,145		783,713	2,219,639
25.2 Guaranteed renewable (b).....	1,702,201	1,658,564		1,761,329	2,315,401
25.3 Non-renewable for stated reasons only (b).....	6,774	6,774			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,054,764	3,201,483	0	2,545,042	4,535,040
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	30,613,986	29,882,790	0	29,440,802	30,873,526

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



DIRECT BUSINESS IN AMERICAN SAMOA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	940		721,132		722,072
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	940	0	721,132	0	722,072
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....				108	108
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	108	108
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	108	108
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....			1,654		1,654
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	1,654	0	1,654

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....					0
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....					1	4,294			1	4,294
17. Incurred during current year.....					(1)	(4,363)			(1)	(4,363)
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	(69)	0	0	0	(69)
POLICY EXHIBIT										
20. In force December 31, prior year.....	1	100,000	(a)			461,019,323	1	7,475	2	461,126,798
21. Issued during year.....									0	0
22. Other changes to in force (Net).....							(1)	(7,475)	(1)	(7,475)
23. In force December 31 of current year.....	1	100,000	0	(a)	0	461,019,323	0	0	1	461,119,323

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	58,256	56,829		2,334	2,295
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	58,256	56,829	0	2,334	2,295

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





DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	18,560,131		98,407,689		116,967,820
2. Annuity considerations.....	2,905,845		3,592,927		6,498,772
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,066,143,955		1,066,143,955
5. Totals (Sum of Lines 1 to 4).....	21,465,976	0	1,168,144,571	0	1,189,610,547
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,412,066				1,412,066
6.2 Applied to pay renewal premiums.....	1,169,949				1,169,949
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	7,947,388			170,895	8,118,283
6.4 Other.....	162,524				162,524
6.5 Totals (Sum of Lines 6.1 to 6.4).....	10,691,927	0	0	170,895	10,862,822
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	10,691,931	0	0	170,895	10,862,826
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	35,240,428		180,816,931	631,020	216,688,379
10. Matured endowments.....	1,195,224			74,106	1,269,330
11. Annuity benefits.....	14,190,704		106,649,280		120,839,984
12. Surrender values and withdrawals for life contracts.....	82,259,650		347,801,438	115,385	430,176,473
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	355,504	0	509,950	0	865,454
14. All other benefits, except accident and health.....					0
15. Totals.....	133,241,510	0	635,777,599	820,511	769,839,620

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			508,171		508,171
1302. Waived premium due to disability.....	355,504				355,504
1303. Group disability benefits.....			1,779		1,779
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	355,504	0	509,950	0	865,454

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	245	4,436,888			355	11,607,438	36	105,241	636	16,149,568
17. Incurred during current year.....	1,492	29,562,561			6,661	172,823,606	982	1,997,677	9,135	204,383,844
Settled during current year:										
18.1 By payment in full.....	1,555	28,669,015			6,492	166,799,060	379	1,144,265	8,426	196,612,340
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,555	28,669,015	0	0	6,492	166,799,060	379	1,144,265	8,426	196,612,340
18.4 Reduction by compromise.....							611	883,052	611	883,052
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,555	28,669,015	0	0	6,492	166,799,060	990	2,027,317	9,037	197,495,392
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	182	5,330,434	0	0	524	17,631,984	28	75,601	734	23,038,020
POLICY EXHIBIT										
20. In force December 31, prior year.....	37,078	2,565,248,891		(a)	1,566	52,708,426,073	3,828	12,287,885	42,472	55,285,962,849
21. Issued during year.....	8	474,584			669	4,833,956,427			677	4,834,431,011
22. Other changes to in force (Net).....	(1,985)	(100,931,030)			(698)	(4,328,074,770)	(251)	(421,341)	(2,934)	(4,429,427,141)
23. In force December 31 of current year.....	35,101	2,464,792,445	0	(a)	1,537	53,214,307,730	3,577	11,866,544	40,215	55,690,966,719

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	147,753,384	143,868,111		120,663,403	120,165,781
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	6,915,943	7,018,185		5,624,970	3,218,132
25.2 Guaranteed renewable (b).....	6,882,748	6,891,578		4,648,989	4,102,769
25.3 Non-renewable for stated reasons only (b).....	55,071	56,434			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	13,853,762	13,966,197	0	10,273,959	7,320,901
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	161,607,146	157,834,308	0	130,937,362	127,486,682

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



DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	152,596,784		741,441,548		894,038,332
2. Annuity considerations.....	6,407,344		28,296,796		34,704,140
3. Deposit-type contract funds.....		XXX	29,074,167	XXX	29,074,167
4. Other considerations.....			333,691,636		333,691,636
5. Totals (Sum of Lines 1 to 4).....	159,004,128	0	1,132,504,147	0	1,291,508,275
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,870,762				5,870,762
6.2 Applied to pay renewal premiums.....	6,466,121				6,466,121
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	59,515,576			1,146,562	60,662,138
6.4 Other.....	744,977				744,977
6.5 Totals (Sum of Lines 6.1 to 6.4).....	72,597,436	0	0	1,146,562	73,743,998
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	91				91
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	91	0	0	0	91
8. Grand Totals (Lines 6.5 + 7.4).....	72,597,527	0	0	1,146,562	73,744,089
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	163,534,915		810,396,575	3,936,141	977,867,631
10. Matured endowments.....	5,763,871			524,273	6,288,144
11. Annuity benefits.....	42,842,041		608,405,271		651,247,312
12. Surrender values and withdrawals for life contracts.....	288,417,537		149,466,755	489,986	438,374,278
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,557,977	0	7,937,276	0	9,495,253
14. All other benefits, except accident and health.....					0
15. Totals.....	502,116,341	0	1,576,205,877	4,950,400	2,083,272,618

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			6,876,314		6,876,314
1302. Waived premium due to disability.....	1,507,619				1,507,619
1303. Group disability benefits.....			1,060,962		1,060,962
1398. Summary of remaining write-ins for Line 13 from overflow page.....	50,358	0	0	0	50,358
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	1,557,977	0	7,937,276	0	9,495,253

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1,484	31,324,295			1,643	59,855,431	345	934,588	3,472	92,114,314
17. Incurred during current year.....	7,415	130,413,658			23,206	774,035,989	8,046	16,210,699	38,667	920,660,346
Settled during current year:										
18.1 By payment in full.....	7,841	133,259,345			22,943	747,239,554	2,667	7,199,649	33,451	887,698,548
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	7,841	133,259,345	0	0	22,943	747,239,554	2,667	7,199,649	33,451	887,698,548
18.4 Reduction by compromise.....							5,483	9,211,681	5,483	9,211,681
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	7,841	133,259,345	0	0	22,943	747,239,554	8,150	16,411,330	38,934	896,910,229
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1,058	28,478,608	0	0	1,906	86,651,866	241	733,957	3,205	115,864,431
POLICY EXHIBIT										
20. In force December 31, prior year.....	190,307	22,814,965,732	7	(a)	9,727	526,331,261,931	26,048	81,376,919	226,089	549,227,604,582
21. Issued during year.....	26	15,106,174	7		5,036	8,099,082,829			5,069	8,114,189,003
22. Other changes to in force (Net).....	(11,680)	(740,516,635)	7		(5,144)	(5,576,765,925)	(1,984)	(3,787,697)	(18,801)	(6,321,070,257)
23. In force December 31 of current year.....	178,653	22,089,555,271	21	(a)	9,619	528,853,578,835	24,064	77,589,222	212,357	551,020,723,328

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	830,288,622	817,831,441		567,903,240	559,914,652
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	18,438,307	19,022,588		12,238,883	14,758,216
25.2 Guaranteed renewable (b).....	38,286,562	38,525,002		26,455,728	32,208,323
25.3 Non-renewable for stated reasons only (b).....	7,978	36,948			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	56,732,847	57,584,538	0	38,694,611	46,966,539
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	887,021,469	875,415,979	0	606,597,851	606,881,191

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





DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,779,290		5,066,605		7,845,895
2. Annuity considerations.....	(1)		236		235
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	2,779,289	0	5,066,841	0	7,846,130
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,006				5,006
6.2 Applied to pay renewal premiums.....	23,319				23,319
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	207,216			3,301	210,517
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	235,541	0	0	3,301	238,842
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	27				27
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	27	0	0	0	27
8. Grand Totals (Lines 6.5 + 7.4).....	235,568	0	0	3,301	238,869
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	4,592,286		233,662	7,352	4,833,300
10. Matured endowments.....	5,203				5,203
11. Annuity benefits.....	31,983		9,453,882		9,485,865
12. Surrender values and withdrawals for life contracts.....	824,856		6,079	7,145	838,080
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	395	0	0	0	395
14. All other benefits, except accident and health.....					0
15. Totals.....	5,454,723	0	9,693,623	14,497	15,162,843

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	395				395
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	395	0	0	0	395

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	12	242,038			19	603,035	4	11,569	35	856,642
17. Incurred during current year.....	20	3,306,058			6	55,868	29	41,075	55	3,403,001
Settled during current year:										
18.1 By payment in full.....	22	3,483,637			4	215,547	8	12,468	34	3,711,652
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	22	3,483,637	0	0	4	215,547	8	12,468	34	3,711,652
18.4 Reduction by compromise.....							24	34,382	24	34,382
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	22	3,483,637	0	0	4	215,547	32	46,850	58	3,746,034
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	10	64,459	0	0	21	443,356	1	5,794	32	513,609
POLICY EXHIBIT										
20. In force December 31, prior year.....	720	28,172,949	(a)			1,082,193,736	356	1,199,719	1,076	1,111,566,405
21. Issued during year.....					4				4	0
22. Other changes to in force (Net).....	(8)	26,604,973			(4)		(20)	(24,007)	(32)	26,580,966
23. In force December 31 of current year.....	712	54,777,922	0	0	0	1,082,193,736	336	1,175,712	1,048	1,138,147,371

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	2,969,842	3,166,210		12,143	11,924
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,969,842	3,166,210	0	12,143	11,924

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



DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	14,709,658		90,925,951		105,635,609
2. Annuity considerations.....	580,152		3,351,047		3,931,199
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			108,618,143		108,618,143
5. Totals (Sum of Lines 1 to 4).....	15,289,810	0	202,895,141	0	218,184,951
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	967,428				967,428
6.2 Applied to pay renewal premiums.....	1,045,923				1,045,923
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,306,201			188,671	6,494,872
6.4 Other.....	80,007				80,007
6.5 Totals (Sum of Lines 6.1 to 6.4).....	8,399,559	0	0	188,671	8,588,230
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	5				5
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	5	0	0	0	5
8. Grand Totals (Lines 6.5 + 7.4).....	8,399,564	0	0	188,671	8,588,235
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	25,623,102		157,296,305	521,582	183,440,989
10. Matured endowments.....	1,099,664			34,254	1,133,918
11. Annuity benefits.....	11,046,597		70,933,576		81,980,173
12. Surrender values and withdrawals for life contracts.....	62,799,639		60,227,963	84,857	123,112,459
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	142,896	0	1,731,107	0	1,874,003
14. All other benefits, except accident and health.....					0
15. Totals.....	100,711,898	0	290,188,951	640,693	391,541,542

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			1,722,770		1,722,770
1302. Waived premium due to disability.....	142,896				142,896
1303. Group disability benefits.....			8,337		8,337
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	142,896	0	1,731,107	0	1,874,003

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	222	3,898,411			232	10,172,366	26	73,918	480	14,144,695
17. Incurred during current year.....	1,323	20,749,466			4,496	146,966,748	985	1,968,815	6,804	169,685,029
Settled during current year:										
18.1 By payment in full.....	1,394	21,093,276			4,412	145,089,117	333	918,815	6,139	167,101,208
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,394	21,093,276	0	0	4,412	145,089,117	333	918,815	6,139	167,101,208
18.4 Reduction by compromise.....							637	989,894	637	989,894
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,394	21,093,276	0	0	4,412	145,089,117	970	1,908,709	6,776	168,091,102
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	151	3,554,601	0	0	316	12,049,997	41	134,024	508	15,738,622
POLICY EXHIBIT										
20. In force December 31, prior year.....	33,439	2,542,693,784		(a)	2,009	52,089,478,405	4,260	14,246,821	39,708	54,646,419,010
21. Issued during year.....	5	382,188			743	1,055,651,198			748	1,056,033,386
22. Other changes to in force (Net).....	(2,043)	(99,288,655)			(721)	(278,408,945)	(251)	(399,717)	(3,015)	(378,097,317)
23. In force December 31 of current year.....	31,401	2,443,787,317	0	(a)	2,031	52,866,720,658	4,009	13,847,104	37,441	55,324,355,079

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	102,790,797	100,348,222		82,961,590	81,541,457
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	6,927,281	7,172,938		6,331,015	11,353,158
25.2 Guaranteed renewable (b).....	7,762,663	7,847,896		1,779,177	2,997,562
25.3 Non-renewable for stated reasons only (b).....	88,292	82,311			(5,824)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	14,758,236	15,103,145	0	8,110,192	14,344,896
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	117,549,033	115,451,367	0	91,071,782	95,886,353

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





DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	47,331,913		92,095,742		139,427,655
2. Annuity considerations.....	2,281,816		19,407,689		21,689,505
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			248,198,669		248,198,669
5. Totals (Sum of Lines 1 to 4).....	49,613,729	0	359,702,100	0	409,315,829
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,498,206				2,498,206
6.2 Applied to pay renewal premiums.....	2,146,240				2,146,240
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	16,285,431			253,530	16,538,961
6.4 Other.....	186,608				186,608
6.5 Totals (Sum of Lines 6.1 to 6.4).....	21,116,485	0	0	253,530	21,370,015
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	39				39
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	39	0	0	0	39
8. Grand Totals (Lines 6.5 + 7.4).....	21,116,524	0	0	253,530	21,370,054
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	62,422,823		116,764,514	1,145,850	180,333,187
10. Matured endowments.....	3,944,758			96,954	4,041,712
11. Annuity benefits.....	23,061,309		65,696,542		88,757,851
12. Surrender values and withdrawals for life contracts.....	152,948,433		344,258,850	82,207	497,289,490
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	367,446	0	329,311	0	696,757
14. All other benefits, except accident and health.....					0
15. Totals.....	242,744,769	0	527,049,217	1,325,011	771,118,997

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			329,311		329,311
1302. Waived premium due to disability.....	367,446				367,446
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	367,446	0	329,311	0	696,757

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	470	7,130,826			175	10,579,940	53	153,940	698	17,864,707
17. Incurred during current year.....	3,165	50,776,869			3,355	101,686,813	1,639	3,615,902	8,159	156,079,584
Settled during current year:										
18.1 By payment in full.....	3,298	52,519,369			3,357	107,684,111	644	2,040,222	7,299	162,243,702
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3,298	52,519,369	0	0	3,357	107,684,111	644	2,040,222	7,299	162,243,702
18.4 Reduction by compromise.....							991	1,550,387	991	1,550,387
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3,298	52,519,369	0	0	3,357	107,684,111	1,635	3,590,609	8,290	163,794,089
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	337	5,388,326	0	0	173	4,582,642	57	179,233	567	10,150,202
POLICY EXHIBIT										
20. In force December 31, prior year.....	70,198	7,243,869,020	(a)		5,574	39,973,163,351	5,719	18,031,950	81,491	47,235,064,321
21. Issued during year.....	6	3,219,400			725	2,550,625,757			731	2,553,845,157
22. Other changes to in force (Net).....	(4,883)	(265,234,110)			(811)	(2,369,804,744)	(502)	(1,106,802)	(6,196)	(2,636,145,656)
23. In force December 31 of current year.....	65,321	6,981,854,310	0	(a)	5,488	40,153,984,364	5,217	16,925,148	76,026	47,152,763,822

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	86,361,619	84,094,780		84,176,260	81,708,391
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	7,176,268	7,565,619		3,430,307	4,542,880
25.2 Guaranteed renewable (b).....	15,916,431	16,028,233		6,985,833	10,206,558
25.3 Non-renewable for stated reasons only (b).....	137,838	153,671			(2,646)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	23,230,537	23,747,523	0	10,416,140	14,746,792
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	109,592,156	107,842,303	0	94,592,400	96,455,183

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



DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,158,849		20,302,879		23,461,728
2. Annuity considerations.....	26,268		1,160,427		1,186,695
3. Deposit-type contract funds.....		XXX	250,000,000	XXX	250,000,000
4. Other considerations.....			54,234,786		54,234,786
5. Totals (Sum of Lines 1 to 4).....	3,185,117	0	325,698,092	0	328,883,209
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	198,993				198,993
6.2 Applied to pay renewal premiums.....	129,643				129,643
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,613,629			49,110	1,662,739
6.4 Other.....	7,496				7,496
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,949,761	0	0	49,110	1,998,871
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	61				61
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	61	0	0	0	61
8. Grand Totals (Lines 6.5 + 7.4).....	1,949,822	0	0	49,110	1,998,932
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,058,598		101,748,286	192,753	106,999,637
10. Matured endowments.....	316,934			23,979	340,913
11. Annuity benefits.....	997,311		12,658,569		13,655,880
12. Surrender values and withdrawals for life contracts.....	3,853,992		107,427,189	8,730	111,289,911
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	7,015	0	0	0	7,015
14. All other benefits, except accident and health.....					0
15. Totals.....	10,233,850	0	221,834,044	225,462	232,293,356

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	7,015				7,015
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	7,015	0	0	0	7,015

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	60	600,995			28	1,080,445	11	26,549	99	1,707,990
17. Incurred during current year.....	326	4,357,087			2,363	94,530,039	376	803,671	3,065	99,690,797
Settled during current year:										
18.1 By payment in full.....	351	4,264,140			2,356	93,850,511	121	350,874	2,828	98,465,525
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	351	4,264,140	0	0	2,356	93,850,511	121	350,874	2,828	98,465,525
18.4 Reduction by compromise.....							251	430,396	251	430,396
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	351	4,264,140	0	0	2,356	93,850,511	372	781,270	3,079	98,895,921
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	35	693,942	0	0	35	1,759,973	15	48,950	85	2,502,866
POLICY EXHIBIT										
20. In force December 31, prior year.....	5,738	450,529,013	(a)		964	64,406,476,310	1,391	3,904,005	8,093	64,860,909,327
21. Issued during year.....					448	216,061,486			448	216,061,486
22. Other changes to in force (Net).....	(437)	(12,871,255)			(414)	1,089,437,289	(99)	(188,266)	(950)	1,076,377,768
23. In force December 31 of current year.....	5,301	437,657,758	0	(a)	998	65,711,975,085	1,292	3,715,739	7,591	66,153,348,581

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	50,065,490	48,381,746		75,426,723	74,136,342
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,351,706	1,433,906		167,810	(1,994,911)
25.2 Guaranteed renewable (b).....	1,677,060	1,685,402		1,300,885	3,450,060
25.3 Non-renewable for stated reasons only (b).....	11,532	9,705			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,040,298	3,129,013	0	1,468,695	1,455,149
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	53,105,788	51,510,759	0	76,895,418	75,591,491

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





DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,163,281		52,987,511		62,150,792
2. Annuity considerations.....	327,113		281,862		608,975
3. Deposit-type contract funds.....		XXX	39,329,601,970	XXX	39,329,601,970
4. Other considerations.....			170,173,257		170,173,257
5. Totals (Sum of Lines 1 to 4).....	9,490,394	0	39,553,044,600	0	39,562,534,994
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	546,448				546,448
6.2 Applied to pay renewal premiums.....	390,444				390,444
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,885,678			69,674	3,955,352
6.4 Other.....	76,620				76,620
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,899,190	0	0	69,674	4,968,864
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	4,899,194	0	0	69,674	4,968,868
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	10,264,056		35,380,091	283,625	45,927,772
10. Matured endowments.....	552,642			12,212	564,854
11. Annuity benefits.....	3,245,506		18,883,557		22,129,063
12. Surrender values and withdrawals for life contracts.....	27,829,970		82,087,456	16,899	109,934,325
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	70,360	0	183,165	0	253,525
14. All other benefits, except accident and health.....					0
15. Totals.....	41,962,534	0	136,534,269	312,736	178,809,539

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			183,165		183,165
1302. Waived premium due to disability.....	70,360				70,360
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	70,360	0	183,165	0	253,525

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	105	2,184,796			71	2,471,100	14	36,427	190	4,692,323
17. Incurred during current year.....	699	8,419,633			1,289	33,402,499	488	1,031,464	2,476	42,853,596
Settled during current year:										
18.1 By payment in full.....	718	8,551,612			1,259	32,629,308	167	493,217	2,144	41,674,137
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	718	8,551,612	0	0	1,259	32,629,308	167	493,217	2,144	41,674,137
18.4 Reduction by compromise.....							305	499,073	305	499,073
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	718	8,551,612	0	0	1,259	32,629,308	472	992,290	2,449	42,173,210
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	86	2,052,817	0	0	101	3,244,291	30	75,601	217	5,372,709
POLICY EXHIBIT										
20. In force December 31, prior year.....	17,118	1,221,819,075	(a)		381	12,497,697,767	1,733	5,377,701	19,232	13,724,894,543
21. Issued during year.....					195	63,458,462			195	63,458,462
22. Other changes to in force (Net).....	(833)	(52,954,944)			(202)	(151,909,291)	(139)	(257,240)	(1,174)	(205,121,475)
23. In force December 31 of current year.....	16,285	1,168,864,131	0	(a)	374	12,409,246,938	1,594	5,120,461	18,253	13,583,231,530

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	37,518,434	36,339,369		26,964,972	26,593,492
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,255,932	1,303,399		680,300	22,633
25.2 Guaranteed renewable (b).....	1,608,109	1,614,139		1,037,531	(509,046)
25.3 Non-renewable for stated reasons only (b).....	10,020	9,941			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,874,061	2,927,479	0	1,717,831	(486,413)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	40,392,495	39,266,848	0	28,682,803	26,107,079

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



DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	126,247,924		304,673,073		430,920,997
2. Annuity considerations.....	8,297,713		21,564,430		29,862,143
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			40,420,184		40,420,184
5. Totals (Sum of Lines 1 to 4).....	134,545,637	0	366,657,687	0	501,203,324
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	6,962,001				6,962,001
6.2 Applied to pay renewal premiums.....	7,107,558				7,107,558
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	44,317,258			679,482	44,996,740
6.4 Other.....	929,597				929,597
6.5 Totals (Sum of Lines 6.1 to 6.4).....	59,316,414	0	0	679,482	59,995,896
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	202				202
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	202	0	0	0	202
8. Grand Totals (Lines 6.5 + 7.4).....	59,316,616	0	0	679,482	59,996,098
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	212,076,605		574,327,846	2,967,359	789,371,810
10. Matured endowments.....	6,825,600			241,886	7,067,486
11. Annuity benefits.....	71,466,626		380,217,711		451,684,337
12. Surrender values and withdrawals for life contracts.....	417,196,850		64,712,816	540,484	482,450,150
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	2,264,592	0	2,362,978	0	4,627,570
14. All other benefits, except accident and health.....					0
15. Totals.....	709,830,273	0	1,021,621,351	3,749,729	1,735,201,353

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			2,359,298		2,359,298
1302. Waived premium due to disability.....	2,262,300				2,262,300
1303. Group disability benefits.....			3,680		3,680
1398. Summary of remaining write-ins for Line 13 from overflow page.....	2,292	0	0	0	2,292
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	2,264,592	0	2,362,978	0	4,627,570

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1,358	32,760,482			1,146	33,182,481	148	417,458	2,652	66,360,420
17. Incurred during current year.....	8,017	164,014,223			20,309	539,747,338	4,910	10,771,064	33,236	714,532,625
Settled during current year:										
18.1 By payment in full.....	8,325	171,709,819			20,164	529,788,448	1,713	5,274,287	30,202	706,772,554
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	8,325	171,709,819	0	0	20,164	529,788,448	1,713	5,274,287	30,202	706,772,554
18.4 Reduction by compromise.....							3,198	5,498,318	3,198	5,498,318
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	8,325	171,709,819	0	0	20,164	529,788,448	4,911	10,772,605	33,400	712,270,872
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1,050	25,064,886	0	0	1,291	43,141,371	147	415,917	2,488	68,622,173
POLICY EXHIBIT										
20. In force December 31, prior year.....	194,814	16,754,276,359	1	(a)	4,274	156,879,629,403	15,526	49,719,303	214,615	173,683,625,066
21. Issued during year.....	18	1,849,826	1		1,654	2,715,875,893			1,683	2,717,725,719
22. Other changes to in force (Net).....	(10,820)	(401,567,227)	1		(1,609)	(1,844,233,444)	(1,394)	(2,916,284)	(13,822)	(2,248,716,955)
23. In force December 31 of current year.....	184,012	16,354,558,958	3	(a)	4,329	157,751,271,852	14,132	46,803,019	202,476	174,152,633,830

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	498,412,596	482,081,595		397,248,162	393,609,909
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	36,072,805	37,396,400		24,918,982	36,895,283
25.2 Guaranteed renewable (b).....	23,037,393	23,026,108		13,581,659	16,400,509
25.3 Non-renewable for stated reasons only (b).....	131,833	157,789			(153)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	59,242,031	60,580,297	0	38,500,641	53,295,639
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	557,654,627	542,661,892	0	435,748,803	446,905,548

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





DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code.....65978  
**LIFE INSURANCE**

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....	42,677,771		278,340,284		321,018,055
2. Annuity considerations.....	2,662,759		5,428,582		8,091,341
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			3,028,711,097		3,028,711,097
5. Totals (Sum of Lines 1 to 4).....	45,340,530	0	3,312,479,963	0	3,357,820,493
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....	2,302,143				2,302,143
6.2 Applied to pay renewal premiums.....	1,702,786				1,702,786
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	17,721,159			358,051	18,079,210
6.4 Other.....	383,459				383,459
6.5 Totals (Sum of Lines 6.1 to 6.4).....	22,109,547	0	0	358,051	22,467,598
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	22,109,551	0	0	358,051	22,467,602
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....	66,803,930		378,304,932	1,408,173	446,517,035
10. Matured endowments.....	2,003,934			103,463	2,107,397
11. Annuity benefits.....	14,924,775		120,516,175		135,440,950
12. Surrender values and withdrawals for life contracts.....	74,977,250		997,705,696	115,408	1,072,798,354
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	509,809	0	279,273	0	789,082
14. All other benefits, except accident and health.....					0
15. Totals.....	159,219,698	0	1,496,806,076	1,627,044	1,657,652,818

<b>DETAILS OF WRITE-INS</b>					
1301. Group supplemental contracts.....			279,273		279,273
1302. Waived premium due to disability.....	509,809				509,809
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	509,809	0	279,273	0	789,082

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	549	12,266,725			590	32,818,127	94	220,253	1,233	45,305,105
17. Incurred during current year.....	3,210	50,910,695			12,948	358,173,877	2,564	5,250,419	18,722	414,334,991
<b>Settled during current year:</b>										
18.1 By payment in full.....	3,372	54,093,370			12,593	348,895,581	905	2,491,610	16,870	405,480,561
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3,372	54,093,370	0	0	12,593	348,895,581	905	2,491,610	16,870	405,480,561
18.4 Reduction by compromise.....							1,654	2,685,983	1,654	2,685,983
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3,372	54,093,370	0	0	12,593	348,895,581	2,559	5,177,593	18,524	408,166,544
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	387	9,084,050	0	0	945	42,096,423	99	293,079	1,431	51,473,552
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	75,141	5,741,025,237		(a).....	3,615	123,619,452,858	9,800	27,601,162	88,556	129,388,079,256
21. Issued during year.....	12	819,000			1,232	1,850,365,852			1,244	1,851,184,852
22. Other changes to in force (Net).....	(4,197)	(126,441,273)			(1,261)	(3,526,530,574)	(660)	(1,213,247)	(6,118)	(3,854,185,094)
23. In force December 31 of current year.....	70,956	5,615,402,964	0	(a).....	3,586	121,943,288,136	9,140	26,387,915	83,682	127,585,079,014

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	315,352,982	304,630,064		239,125,632	236,150,105
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
<b>Other Individual Policies:</b>					
25.1 Non-cancelable (b).....	8,887,424	9,140,338		3,635,914	12,198,271
25.2 Guaranteed renewable (b).....	7,044,171	6,993,557		3,628,308	3,727,602
25.3 Non-renewable for stated reasons only (b).....	36,062	62,701			(11,224)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	15,967,657	16,196,596	0	7,264,222	15,914,649
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	331,320,639	320,826,660	0	246,389,854	252,064,754

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



DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,108,360,278		6,841,903,635		8,950,263,913
2. Annuity considerations.....	100,727,181		453,322,994		554,050,175
3. Deposit-type contract funds.....		XXX	71,949,691,321	XXX	71,949,691,321
4. Other considerations.....			10,172,275,546		10,172,275,546
5. Totals (Sum of Lines 1 to 4).....	2,209,087,459	0	89,417,193,496	0	91,626,280,955
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	97,599,528			(508)	97,599,020
6.2 Applied to pay renewal premiums.....	94,306,859				94,306,859
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	808,232,494			17,789,246	826,021,740
6.4 Other.....	10,263,821				10,263,821
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,010,402,702	0	0	17,788,738	1,028,191,440
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	2,490				2,490
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2,490	0	0	0	2,490
8. Grand Totals (Lines 6.5 + 7.4).....	1,010,405,192	0	0	17,788,738	1,028,193,930
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,977,595,715		9,777,809,032	71,467,529	12,826,872,276
10. Matured endowments.....	113,571,448			6,584,638	120,156,086
11. Annuity benefits.....	886,751,791		5,296,713,155		6,183,464,946
12. Surrender values and withdrawals for life contracts.....	5,003,217,186		10,883,018,495	6,236,879	15,892,472,560
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	28,170,636	0	52,943,655	0	81,114,291
14. All other benefits, except accident and health.....					0
15. Totals.....	9,009,306,776	0	26,010,484,337	84,289,046	35,104,080,159

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			51,065,219		51,065,219
1302. Waived premium due to disability.....	28,050,365				28,050,365
1303. Group disability benefits.....			1,878,436		1,878,436
1398. Summary of remaining write-ins for Line 13 from overflow page.....	120,271	0	0	0	120,271
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	28,170,636	0	52,943,655	0	81,114,291

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	23,225	487,629,835			17,082	625,240,159	4,248	13,078,269	44,555	1,125,948,263
17. Incurred during current year.....	145,227	2,381,141,953			405,800	9,310,330,872	119,976	254,469,214	671,003	11,945,942,039
Settled during current year:										
18.1 By payment in full.....	151,106	2,434,356,443			398,999	9,017,689,794	42,478	127,787,781	592,583	11,579,834,018
18.2 By payment on compromised claims.....		124,000							0	124,000
18.3 Totals paid.....	151,106	2,434,480,443	0	0	398,999	9,017,689,794	42,478	127,787,781	592,583	11,579,958,018
18.4 Reduction by compromise.....		176,000						77,648	77,648	127,963,780
18.5 Amount rejected.....	2	241,703							2	241,703
18.6 Total settlements.....	151,108	2,434,898,146	0	0	398,999	9,017,689,794	120,126	255,575,561	670,233	11,708,163,501
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	17,344	433,873,642	0	0	23,883	917,881,237	4,098	11,971,922	45,325	1,363,726,801
POLICY EXHIBIT										
20. In force December 31, prior year.....	3,450,046	300,701,233,668	76	(a)	122,390	3,504,200,478,920	435,371	1,350,799,300	4,007,883	3,806,252,511,888
21. Issued during year.....	357	63,569,347	76		38,455	99,271,307,274			38,888	99,334,876,621
22. Other changes to in force (Net).....	(213,792)	(11,962,951,361)	76		(42,152)	(83,250,370,353)	(33,551)	(64,391,238)	(289,419)	(95,277,712,952)
23. In force December 31 of current year.....	3,236,611	288,801,851,654	228	(a)	118,693	3,520,221,415,841	401,820	1,286,408,062	3,757,352	3,810,309,675,557

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	7,097,292,234	6,891,565,643		5,420,138,508	5,362,037,436
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	301,605,746	312,888,184		179,211,432	282,117,997
25.2 Guaranteed renewable (b).....	447,416,479	448,701,675		269,338,385	344,069,356
25.3 Non-renewable for stated reasons only (b).....	3,125,121	3,559,847		512,105	233,163
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	752,147,346	765,149,706	0	449,061,922	626,420,516
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	7,849,439,580	7,656,715,349	0	5,869,200,430	5,988,457,952

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





DIRECT BUSINESS IN GUAM DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....	73,468		1,977,957		2,051,425
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	73,468	0	1,977,957	0	2,051,425
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....	2,210				2,210
6.2 Applied to pay renewal premiums.....	2,348				2,348
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	31,434			569	32,003
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	35,992	0	0	569	36,561
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	35,992	0	0	569	36,561
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....	54,821		985,761		1,040,582
10. Matured endowments.....	48,646				48,646
11. Annuity benefits.....			199,485		199,485
12. Surrender values and withdrawals for life contracts.....	30,289			3,086	33,375
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	330	0	0	0	330
14. All other benefits, except accident and health.....					0
15. Totals.....	134,086	0	1,185,246	3,086	1,322,418

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	330				330
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	330	0	0	0	330

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	1	6,708			3	69,756			4	76,464
17. Incurred during current year.....	7	97,014			64	1,035,049			71	1,132,063
<b>Settled during current year:</b>										
18.1 By payment in full.....	7	91,423			61	909,339			68	1,000,762
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	7	91,423	0	0	61	909,339	0	0	68	1,000,762
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	7	91,423	0	0	61	909,339	0	0	68	1,000,762
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	12,299	0	0	6	195,486	0	0	7	207,765
<b>POLICY EXHIBIT</b>					No. of Pol.					
20. In force December 31, prior year.....	86	5,473,373	(a)		8	669,090,041	13	43,198	107	674,606,612
21. Issued during year.....					11	84,921,506			11	84,921,506
22. Other changes to in force (Net).....	(10)	(519,964)			(11)	(84,921,506)	(1)	(3,727)	(22)	(85,445,197)
23. In force December 31 of current year.....	76	4,953,409	0	0	8	669,090,041	12	39,471	96	674,082,921

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	929,150	899,870		831,410	824,630
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
<b>Other Individual Policies:</b>					
25.1 Non-cancelable (b).....	8,994	8,994			
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).....	8,994	8,994	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	938,144	908,864	0	831,410	824,630

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



DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,967,473		17,140,469		21,107,942
2. Annuity considerations.....	52,548		2,727,526		2,780,074
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	4,020,021	0	19,867,995	0	23,888,016
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	422,381				422,381
6.2 Applied to pay renewal premiums.....	252,703				252,703
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,258,605			13,460	2,272,065
6.4 Other.....	41,608				41,608
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,975,297	0	0	13,460	2,988,757
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,975,297	0	0	13,460	2,988,757
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,228,759		41,294,340	49,990	46,573,089
10. Matured endowments.....	204,431			5,214	209,645
11. Annuity benefits.....	2,389,513		17,353,908		19,743,421
12. Surrender values and withdrawals for life contracts.....	10,582,758		24,378	10,245	10,617,381
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	24,975	0	11,257	0	36,232
14. All other benefits, except accident and health.....					0
15. Totals.....	18,430,436	0	58,683,883	65,449	77,179,768

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			3,447		3,447
1302. Waived premium due to disability.....	24,975				24,975
1303. Group disability benefits.....			7,810		7,810
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	24,975	0	11,257	0	36,232

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	58	2,287,735			55	603,243	1	3,131	114	2,894,109
17. Incurred during current year.....	183	3,107,172			1,498	38,772,680	74	157,830	1,755	42,037,682
Settled during current year:										
18.1 By payment in full.....	213	4,284,412			1,484	38,092,987	28	89,993	1,725	42,467,392
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	213	4,284,412	0	0	1,484	38,092,987	28	89,993	1,725	42,467,392
18.4 Reduction by compromise.....							46	70,417	46	70,417
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	213	4,284,412	0	0	1,484	38,092,987	74	160,410	1,771	42,537,809
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	28	1,110,495	0	0	69	1,282,936	1	551	98	2,393,982
POLICY EXHIBIT										
20. In force December 31, prior year.....	6,707	490,331,674		(a)	90	17,759,819,732	278	959,360	7,075	18,251,110,766
21. Issued during year.....	3	432,000			104	33,581,268			107	34,013,268
22. Other changes to in force (Net).....	(354)	(15,472,046)			(125)	207,216,915	(28)	(56,091)	(507)	191,688,778
23. In force December 31 of current year.....	6,356	475,291,628	0	(a)	69	18,000,617,915	250	903,269	6,675	18,476,812,812

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	14,969,744	14,869,063		16,228,885	17,743,054
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	857,439	900,312		204,684	227,565
25.2 Guaranteed renewable (b).....	3,467,184	3,497,796		1,737,447	3,159,817
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).....	4,324,623	4,398,108	0	1,942,131	3,387,382
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	19,294,367	19,267,171	0	18,171,016	21,130,436

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





DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	7,919,173		24,459,905		32,379,078
2. Annuity considerations.....	557,842		400,538		958,380
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,115,156,894		1,115,156,894
5. Totals (Sum of Lines 1 to 4).....	8,477,015	0	1,140,017,337	0	1,148,494,352
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	639,306				639,306
6.2 Applied to pay renewal premiums.....	788,563				788,563
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,969,866			210,807	5,180,673
6.4 Other.....	37,275				37,275
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,435,010	0	0	210,807	6,645,817
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	9				9
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	9	0	0	0	9
8. Grand Totals (Lines 6.5 + 7.4).....	6,435,019	0	0	210,807	6,645,826
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	15,206,745		58,822,865	915,159	74,944,769
10. Matured endowments.....	1,177,790			53,784	1,231,574
11. Annuity benefits.....	10,731,556		25,838,844		36,570,400
12. Surrender values and withdrawals for life contracts.....	28,977,507		494,703,142	49,682	523,730,331
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	71,277	0	802,372	0	873,649
14. All other benefits, except accident and health.....					0
15. Totals.....	56,164,875	0	580,167,223	1,018,625	637,350,723

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			802,372		802,372
1302. Waived premium due to disability.....	71,277				71,277
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	71,277	0	802,372	0	873,649

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	185	3,061,374			85	2,183,881	43	114,934	313	5,360,189
17. Incurred during current year.....	1,302	11,338,357			2,183	56,938,976	1,351	3,073,375	4,836	71,350,708
Settled during current year:										
18.1 By payment in full.....	1,357	13,038,295			2,113	54,258,689	494	1,605,820	3,964	68,902,804
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,357	13,038,295	0	0	2,113	54,258,689	494	1,605,820	3,964	68,902,804
18.4 Reduction by compromise.....							853	1,461,941	853	1,461,941
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,357	13,038,295	0	0	2,113	54,258,689	1,347	3,067,761	4,817	70,364,745
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	130	1,361,436	0	0	155	4,864,168	47	120,548	332	6,346,152
POLICY EXHIBIT										
20. In force December 31, prior year.....	25,116	1,019,779,002		(a).....	1,131	13,016,934,082	5,476	15,884,368	31,723	14,052,597,451
21. Issued during year.....	2	120,000			423	118,664,763			425	118,784,763
22. Other changes to in force (Net).....	(1,721)	(36,881,022)			(477)	(93,280,781)	(366)	(641,759)	(2,564)	(130,803,562)
23. In force December 31 of current year.....	23,397	983,017,980	0	(a).....	1,077	13,042,318,064	5,110	15,242,609	29,584	14,040,578,652

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	34,050,156	32,763,403		27,591,827	27,002,630
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,124,567	1,177,003		514,902	341,630
25.2 Guaranteed renewable (b).....	6,331,077	6,358,939		3,993,312	3,715,768
25.3 Non-renewable for stated reasons only (b).....	13,145	13,145			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	7,468,789	7,549,087	0	4,508,214	4,057,398
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	41,518,945	40,312,490	0	32,100,041	31,060,028

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



DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,944,958		12,408,092		14,353,050
2. Annuity considerations.....	54,045		280,209		334,254
3. Deposit-type contract funds.....		XXX	2,000,000	XXX	2,000,000
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,999,003	0	14,688,301	0	16,687,304
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	174,750				174,750
6.2 Applied to pay renewal premiums.....	114,752				114,752
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,054,604			56,732	1,111,336
6.4 Other.....	14,076				14,076
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,358,182	0	0	56,732	1,414,914
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	3				3
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	3	0	0	0	3
8. Grand Totals (Lines 6.5 + 7.4).....	1,358,185	0	0	56,732	1,414,917
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,985,149		30,653,402	189,784	34,828,335
10. Matured endowments.....	186,806			16,465	203,271
11. Annuity benefits.....	915,273		17,616,446		18,531,719
12. Surrender values and withdrawals for life contracts.....	8,312,290		57,678	27,591	8,397,559
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	21,398	0	15,497	0	36,895
14. All other benefits, except accident and health.....					0
15. Totals.....	13,420,916	0	48,343,023	233,840	61,997,779

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			14,755		14,755
1302. Waived premium due to disability.....	21,398				21,398
1303. Group disability benefits.....			742		742
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	21,398	0	15,497	0	36,895

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	43	638,578			33	713,825	12	30,040	88	1,382,442
17. Incurred during current year.....	305	3,137,476			1,137	28,424,672	449	746,280	1,891	32,308,428
Settled during current year:										
18.1 By payment in full.....	316	3,296,403			1,115	28,275,919	144	338,323	1,575	31,910,645
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	316	3,296,403	0	0	1,115	28,275,919	144	338,323	1,575	31,910,645
18.4 Reduction by compromise.....							307	407,916	307	407,916
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	316	3,296,403	0	0	1,115	28,275,919	451	746,239	1,882	32,318,561
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	32	479,651	0	0	55	862,578	10	30,081	97	1,372,309
POLICY EXHIBIT										
20. In force December 31, prior year.....	6,085	293,707,269	(a)		668	8,428,908,732	1,270	4,106,563	8,023	8,726,722,563
21. Issued during year.....					127	60,049,073			127	60,049,073
22. Other changes to in force (Net).....	(339)	(2,173,761)			(139)	509,630,740	(79)	(133,007)	(557)	507,323,972
23. In force December 31 of current year.....	5,746	291,533,508	0	(a)	656	8,998,588,545	1,191	3,973,556	7,593	9,294,095,608

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	17,077,414	16,568,769		15,954,784	15,834,956
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	781,505	805,451		217,683	128,862
25.2 Guaranteed renewable (b).....	1,204,690	1,208,519		351,319	356,222
25.3 Non-renewable for stated reasons only (b).....	8,434	8,546			(620)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,994,629	2,022,516	0	569,002	484,464
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	19,072,043	18,591,285	0	16,523,786	16,319,420

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





DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	74,785,750		333,239,883		408,025,633
2. Annuity considerations.....	3,757,624		8,008,164		11,765,788
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			77,429,921		77,429,921
5. Totals (Sum of Lines 1 to 4).....	78,543,374	0	418,677,968	0	497,221,342
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,691,941				5,691,941
6.2 Applied to pay renewal premiums.....	4,425,673				4,425,673
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	41,253,004			1,826,443	43,079,447
6.4 Other.....	508,125				508,125
6.5 Totals (Sum of Lines 6.1 to 6.4).....	51,878,743	0	0	1,826,443	53,705,186
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	129				129
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	129	0	0	0	129
8. Grand Totals (Lines 6.5 + 7.4).....	51,878,872	0	0	1,826,443	53,705,315
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	152,450,684		360,273,458	6,708,591	519,432,733
10. Matured endowments.....	6,061,747			613,590	6,675,337
11. Annuity benefits.....	42,597,224		201,511,939		244,109,163
12. Surrender values and withdrawals for life contracts.....	245,656,318		513,457,903	409,840	759,524,061
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	766,095	0	692,965	0	1,459,060
14. All other benefits, except accident and health.....					0
15. Totals.....	447,532,068	0	1,075,936,265	7,732,021	1,531,200,354

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			660,556		660,556
1302. Waived premium due to disability.....	766,095				766,095
1303. Group disability benefits.....			32,409		32,409
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	766,095	0	692,965	0	1,459,060

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1,577	24,280,790			689	28,554,309	385	1,047,549	2,651	53,882,648
17. Incurred during current year.....	10,420	128,040,070			11,685	339,422,399	10,393	23,748,415	32,498	491,210,884
Settled during current year:										
18.1 By payment in full.....	10,844	124,925,178			11,334	332,150,164	3,845	11,990,818	26,023	469,066,160
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	10,844	124,925,178	0	0	11,334	332,150,164	3,845	11,990,818	26,023	469,066,160
18.4 Reduction by compromise.....							6,599	11,840,688	6,599	11,840,688
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	10,844	124,925,178	0	0	11,334	332,150,164	10,444	23,831,506	32,622	480,906,848
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1,153	27,395,682	0	0	1,040	35,826,544	334	964,458	2,527	64,186,684
POLICY EXHIBIT										
20. In force December 31, prior year.....	210,029	11,590,909,321	9	(a)	6,361	136,239,184,287	40,940	132,024,999	257,339	147,962,118,607
21. Issued during year.....	13	689,500	9		2,565	5,178,847,262			2,587	6,179,536,762
22. Other changes to in force (Net).....	(14,275)	(595,303,884)	9		(2,778)	(5,858,810,324)	(3,045)	(6,188,883)	(20,089)	(6,460,303,091)
23. In force December 31 of current year.....	195,767	10,996,294,937	27	(a)	6,148	136,559,221,225	37,895	125,836,116	239,837	147,681,352,278

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	344,523,440	332,767,202		227,762,608	225,041,981
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	12,741,908	13,200,474		7,199,530	15,540,024
25.2 Guaranteed renewable (b).....	19,562,254	19,535,157		11,949,718	15,907,460
25.3 Non-renewable for stated reasons only (b).....	162,879	181,732			(628)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	32,467,041	32,917,363	0	19,149,248	31,446,856
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	376,990,481	365,684,565	0	246,911,856	256,488,837

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



DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	16,792,490		151,281,806		168,074,296
2. Annuity considerations.....	590,574		40,082,362		40,672,936
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			79,797,566		79,797,566
5. Totals (Sum of Lines 1 to 4).....	17,383,064	0	271,161,734	0	288,544,798
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,168,013				1,168,013
6.2 Applied to pay renewal premiums.....	1,083,151				1,083,151
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	9,126,746			462,848	9,589,594
6.4 Other.....	81,915				81,915
6.5 Totals (Sum of Lines 6.1 to 6.4).....	11,459,825	0	0	462,848	11,922,673
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	21				21
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	21	0	0	0	21
8. Grand Totals (Lines 6.5 + 7.4).....	11,459,846	0	0	462,848	11,922,694
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	36,290,749		198,846,098	1,735,885	236,872,732
10. Matured endowments.....	1,739,664			133,877	1,873,541
11. Annuity benefits.....	12,289,199		65,737,469		78,026,668
12. Surrender values and withdrawals for life contracts.....	57,372,683		17,261,590	195,835	74,830,108
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	153,511	0	1,895,044	0	2,048,555
14. All other benefits, except accident and health.....					0
15. Totals.....	107,845,806	0	283,740,201	2,065,597	393,651,604

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			1,877,442		1,877,442
1302. Waived premium due to disability.....	153,511				153,511
1303. Group disability benefits.....			17,602		17,602
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	153,511	0	1,895,044	0	2,048,555

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	425	6,245,180			528	12,305,268	124	323,838	1,077	18,874,286
17. Incurred during current year.....	2,476	28,127,363			9,253	192,560,276	2,947	6,357,921	14,676	227,045,560
Settled during current year:										
18.1 By payment in full.....	2,589	30,005,335			9,029	183,421,740	999	3,077,797	12,617	216,504,872
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,589	30,005,335	0	0	9,029	183,421,740	999	3,077,797	12,617	216,504,872
18.4 Reduction by compromise.....							1,960	3,286,377	1,960	3,286,377
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,589	30,005,335	0	0	9,029	183,421,740	2,959	6,364,174	14,577	219,791,249
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	312	4,367,208	0	0	752	21,443,804	112	317,585	1,176	26,128,597
POLICY EXHIBIT										
20. In force December 31, prior year.....	51,809	2,192,077,449		(a)	1,384	48,200,483,793	11,053	34,168,037	64,246	50,426,729,278
21. Issued during year.....	3	55,000			541	360,547,194			544	360,602,194
22. Other changes to in force (Net).....	(3,395)	(81,061,782)			(572)	3,065,050	(840)	(1,614,472)	(4,807)	(79,611,204)
23. In force December 31 of current year.....	48,417	2,111,070,667	0	(a)	1,353	48,564,096,037	10,213	32,553,565	59,983	50,707,720,268

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	94,100,772	91,660,047		72,723,564	74,019,172
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	3,735,656	3,839,830		981,952	6,355,884
25.2 Guaranteed renewable (b).....	6,769,971	6,763,952		5,090,348	6,608,654
25.3 Non-renewable for stated reasons only (b).....	18,223	18,223			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	10,523,850	10,622,005	0	6,072,300	12,964,538
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	104,624,622	102,282,052	0	78,795,864	86,983,710

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





DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	7,313,634		40,829,914		48,143,548
2. Annuity considerations.....	740,868		624,274		1,365,142
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	8,054,502	0	41,454,188	0	49,508,690
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	763,684				763,684
6.2 Applied to pay renewal premiums.....	775,711				775,711
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,575,000			187,460	4,762,460
6.4 Other.....	88,096				88,096
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,202,491	0	0	187,460	6,389,951
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	6,202,495	0	0	187,460	6,389,955
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	16,135,080		74,814,617	748,907	91,698,604
10. Matured endowments.....	1,483,750			47,441	1,531,191
11. Annuity benefits.....	4,417,465		30,770,202		35,187,667
12. Surrender values and withdrawals for life contracts.....	23,993,104		298,737	52,065	24,343,906
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	125,676	0	267,379	0	393,055
14. All other benefits, except accident and health.....					0
15. Totals.....	46,155,075	0	106,150,935	848,413	153,154,423

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			267,379		267,379
1302. Waived premium due to disability.....	91,964				91,964
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	33,712	0	0	0	33,712
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	125,676	0	267,379	0	393,055

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	201	4,084,860			113	2,666,454	47	127,011	361	6,878,325
17. Incurred during current year.....	1,182	12,371,169			2,739	72,475,417	1,218	2,675,780	5,139	87,522,366
Settled during current year:										
18.1 By payment in full.....	1,230	14,073,893			2,677	69,013,391	431	1,317,527	4,338	84,404,811
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,230	14,073,893	0	0	2,677	69,013,391	431	1,317,527	4,338	84,404,811
18.4 Reduction by compromise.....							792	1,387,434	792	1,387,434
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,230	14,073,893	0	0	2,677	69,013,391	1,223	2,704,961	5,130	85,792,245
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	153	2,382,136	0	0	175	6,128,480	42	97,830	370	8,608,446
POLICY EXHIBIT										
20. In force December 31, prior year.....	22,944	1,038,117,545	(a)		887	21,863,888,462	4,429	13,824,196	28,260	22,915,830,202
21. Issued during year.....	5	255,000			297	447,780,147			302	448,035,147
22. Other changes to in force (Net).....	(1,602)	(88,890,070)			(222)	(312,829,671)	(333)	(846,911)	(2,157)	(402,366,652)
23. In force December 31 of current year.....	21,347	949,482,475	0	(a)	962	21,998,838,938	4,096	13,177,285	26,405	22,961,498,697

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	42,613,025	41,182,406		30,582,556	30,316,579
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	2,635,727	2,766,185		1,720,878	1,060,377
25.2 Guaranteed renewable (b).....	4,720,967	4,743,570		2,640,656	3,497,791
25.3 Non-renewable for stated reasons only (b).....	18,173	19,540			(1,796)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	7,374,867	7,529,295	0	4,361,534	4,556,372
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	49,987,892	48,711,701	0	34,944,090	34,872,951

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



DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	12,189,596		74,026,852		86,216,448
2. Annuity considerations.....	634,161		1,982,632		2,616,793
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			155,331,270		155,331,270
5. Totals (Sum of Lines 1 to 4).....	12,823,757	0	231,340,754	0	244,164,511
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	731,956				731,956
6.2 Applied to pay renewal premiums.....	620,310				620,310
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,139,514			246,842	6,386,356
6.4 Other.....	45,212				45,212
6.5 Totals (Sum of Lines 6.1 to 6.4).....	7,536,992	0	0	246,842	7,783,834
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	15				15
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	15	0	0	0	15
8. Grand Totals (Lines 6.5 + 7.4).....	7,537,007	0	0	246,842	7,783,849
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	27,951,935		123,549,645	770,311	152,271,891
10. Matured endowments.....	1,117,311			69,820	1,187,131
11. Annuity benefits.....	5,228,899		45,353,995		50,582,894
12. Surrender values and withdrawals for life contracts.....	31,878,305		114,573,918	94,655	146,546,878
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	261,963	0	218,912	0	480,875
14. All other benefits, except accident and health.....					0
15. Totals.....	66,438,413	0	283,696,470	934,786	351,069,669

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			218,912		218,912
1302. Waived premium due to disability.....	261,963				261,963
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	261,963	0	218,912	0	480,875

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	259	5,417,036			244	6,496,713	54	138,091	557	12,051,840
17. Incurred during current year.....	1,406	20,990,317			4,817	116,269,693	1,521	2,950,404	7,744	140,210,414
Settled during current year:										
18.1 By payment in full.....	1,462	22,922,247			4,760	113,964,435	487	1,376,204	6,709	138,262,886
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,462	22,922,247	0	0	4,760	113,964,435	487	1,376,204	6,709	138,262,886
18.4 Reduction by compromise.....							1,034	1,571,001	1,034	1,571,001
18.5 Amount rejected.....										0
18.6 Total settlements.....	1,462	22,922,247	0	0	4,760	113,964,435	1,521	2,947,205	7,743	139,833,887
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	203	3,485,106	0	0	301	8,801,971	54	141,290	558	12,428,367
POLICY EXHIBIT										
20. In force December 31, prior year.....	30,686	1,536,135,479		(a)	844	50,989,494,446	6,176	18,144,774	37,706	52,543,774,699
21. Issued during year.....	4	312,500			255	1,870,506,253			259	1,870,818,753
22. Other changes to in force (Net).....	(1,938)	(64,861,490)			(298)	(2,156,587,670)	(382)	(656,118)	(2,618)	(2,222,105,278)
23. In force December 31 of current year.....	28,752	1,471,586,489	0	(a)	801	50,703,413,029	5,794	17,488,656	35,347	52,192,488,174

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	57,570,828	56,115,487		47,719,622	49,275,199
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	2,142,038	2,239,588		1,516,693	2,080,273
25.2 Guaranteed renewable (b).....	3,779,838	3,734,917		2,798,600	3,983,850
25.3 Non-renewable for stated reasons only (b).....	9,287	10,891			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	5,931,163	5,985,396	0	4,315,293	6,064,123
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	63,501,991	62,100,883	0	52,034,915	55,339,322

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





DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	21,666,611		114,785,105		136,451,716
2. Annuity considerations.....	1,045,361		2,539,768		3,585,129
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			222,713		222,713
5. Totals (Sum of Lines 1 to 4).....	22,711,972	0	117,547,586	0	140,259,558
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	917,913				917,913
6.2 Applied to pay renewal premiums.....	849,386				849,386
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	8,731,381			203,830	8,935,211
6.4 Other.....	138,810				138,810
6.5 Totals (Sum of Lines 6.1 to 6.4).....	10,637,490	0	0	203,830	10,841,320
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	11				11
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	11	0	0	0	11
8. Grand Totals (Lines 6.5 + 7.4).....	10,637,501	0	0	203,830	10,841,331
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	30,325,101		152,393,722	798,621	183,517,444
10. Matured endowments.....	1,255,902			58,616	1,314,518
11. Annuity benefits.....	13,712,433		50,314,364		64,026,797
12. Surrender values and withdrawals for life contracts.....	67,036,284		2,884,270	19,184	69,939,738
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	436,996	0	906,380	0	1,343,376
14. All other benefits, except accident and health.....					0
15. Totals.....	112,766,716	0	206,498,736	876,421	320,141,873

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			888,888		888,888
1302. Waived premium due to disability.....	436,996				436,996
1303. Group disability benefits.....			17,492		17,492
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	436,996	0	906,380	0	1,343,376

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	226	5,301,510			233	16,240,882	42	104,071	501	21,646,464
17. Incurred during current year.....	1,289	25,744,367			4,240	141,029,806	1,172	2,751,931	6,701	169,526,104
Settled during current year:										
18.1 By payment in full.....	1,369	24,918,465			4,156	140,546,454	452	1,413,013	5,977	166,877,932
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,369	24,918,465	0	0	4,156	140,546,454	452	1,413,013	5,977	166,877,932
18.4 Reduction by compromise.....							721	1,316,656	721	1,316,656
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,369	24,918,465	0	0	4,156	140,546,454	1,173	2,729,669	6,698	168,194,588
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	146	6,127,412	0	0	317	16,724,234	41	126,333	504	22,977,980
POLICY EXHIBIT										
20. In force December 31, prior year.....	36,541	3,064,771,671		(a).....	2,901	38,799,870,347	5,211	15,136,993	44,653	41,879,779,011
21. Issued during year.....	4	450,000			619	5,423,221,487			623	6,423,671,487
22. Other changes to in force (Net).....	(2,179)	(142,110,060)			(808)	(6,332,400,288)	(340)	(672,409)	(3,327)	(6,475,182,757)
23. In force December 31 of current year.....	34,366	2,923,111,611	0	(a).....	2,712	38,890,691,546	4,871	14,464,584	41,949	41,828,267,741

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	100,924,927	98,430,927		69,404,431	68,511,058
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	4,638,741	4,742,614		1,704,435	4,611,760
25.2 Guaranteed renewable (b).....	4,163,474	4,137,198		3,479,562	4,482,787
25.3 Non-renewable for stated reasons only (b).....	57,636	59,523		411	(1,335)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,859,851	8,939,335	0	5,184,408	9,093,212
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	109,784,778	107,370,262	0	74,588,839	77,604,270

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



DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	69,303,317		163,697,897		233,001,214
2. Annuity considerations.....	2,903,881		26,810,287		29,714,168
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			530,182,520		530,182,520
5. Totals (Sum of Lines 1 to 4).....	72,207,198	0	720,690,704	0	792,897,902
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	4,753,617				4,753,617
6.2 Applied to pay renewal premiums.....	5,375,956				5,375,956
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	33,076,480			87,172	33,163,652
6.4 Other.....	554,116				554,116
6.5 Totals (Sum of Lines 6.1 to 6.4).....	43,760,169	0	0	87,172	43,847,341
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	105				105
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	105	0	0	0	105
8. Grand Totals (Lines 6.5 + 7.4).....	43,760,274	0	0	87,172	43,847,446
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	121,101,082		180,016,114	2,682,203	303,799,399
10. Matured endowments.....	6,636,235			290,488	6,926,723
11. Annuity benefits.....	32,896,895		283,154,854		316,051,549
12. Surrender values and withdrawals for life contracts.....	212,073,642		1,045,492,864	219,734	1,257,786,240
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	827,742	0	1,341,935	0	2,169,677
14. All other benefits, except accident and health.....					0
15. Totals.....	373,535,396	0	1,510,005,767	3,192,425	1,886,733,588

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			1,341,935		1,341,935
1302. Waived premium due to disability.....	827,742				827,742
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	827,742	0	1,341,935	0	2,169,677

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	983	18,605,741			241	11,080,342	175	483,326	1,399	30,169,408
17. Incurred during current year.....	6,559	95,107,937			87,340	176,840,068	4,741	10,191,787	98,640	282,139,792
Settled during current year:										
18.1 By payment in full.....	6,802	101,056,380			87,235	166,002,943	1,733	4,839,287	95,770	271,898,610
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	6,802	101,056,380	0	0	87,235	166,002,943	1,733	4,839,287	95,770	271,898,610
18.4 Reduction by compromise.....							3,015	5,309,709	3,015	5,309,709
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6,802	101,056,380	0	0	87,235	166,002,943	4,748	10,148,996	98,785	277,208,319
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	740	12,657,298	0	0	346	21,917,467	168	526,117	1,254	35,100,881
POLICY EXHIBIT										
20. In force December 31, prior year.....	128,878	9,911,166,291		(a)	3,538	88,716,758,692	16,531	50,417,302	148,947	98,678,342,285
21. Issued during year.....	9	1,882,000			815	2,735,734,887			824	2,737,616,887
22. Other changes to in force (Net).....	(8,881)	(474,540,759)			(826)	(2,777,015,498)	(1,275)	(2,536,476)	(10,982)	(3,254,092,733)
23. In force December 31 of current year.....	120,006	9,438,507,532	0	(a)	3,527	88,675,478,081	15,256	47,880,826	138,789	98,161,866,439

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	189,273,865	183,516,229		124,918,727	123,250,208
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	9,958,869	10,372,763		3,627,150	8,014,884
25.2 Guaranteed renewable (b).....	21,938,407	22,119,712		13,748,458	20,918,027
25.3 Non-renewable for stated reasons only (b).....	104,909	137,023			(1,534)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	32,002,185	32,629,498	0	17,375,608	28,931,377
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	221,276,050	216,145,727	0	142,294,335	152,181,585

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





DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	37,002,948		191,373,903		228,376,851
2. Annuity considerations.....	1,538,934		15,580,247		17,119,181
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			66,267,229		66,267,229
5. Totals (Sum of Lines 1 to 4).....	38,541,882	0	273,221,379	0	311,763,261
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,243,029				2,243,029
6.2 Applied to pay renewal premiums.....	2,039,508				2,039,508
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	17,031,720			508,912	17,540,632
6.4 Other.....	215,647				215,647
6.5 Totals (Sum of Lines 6.1 to 6.4).....	21,529,904	0	0	508,912	22,038,816
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	225				225
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	225	0	0	0	225
8. Grand Totals (Lines 6.5 + 7.4).....	21,530,129	0	0	508,912	22,039,041
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	52,908,304		411,805,430	1,767,975	466,481,709
10. Matured endowments.....	3,821,269			225,893	4,047,162
11. Annuity benefits.....	22,806,429		92,626,863		115,433,292
12. Surrender values and withdrawals for life contracts.....	93,925,770		2,157,192,222	102,826	2,251,220,818
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	293,086	0	139,981	0	433,067
14. All other benefits, except accident and health.....					0
15. Totals.....	173,754,858	0	2,661,764,496	2,096,694	2,837,616,048

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			128,592		128,592
1302. Waived premium due to disability.....	293,086				293,086
1303. Group disability benefits.....			11,389		11,389
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	293,086	0	139,981	0	433,067

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	550	9,220,031			415	13,125,374	123	366,879	1,088	22,712,283
17. Incurred during current year.....	3,655	45,759,936			13,080	389,291,327	2,780	6,330,708	19,515	441,381,971
Settled during current year:										
18.1 By payment in full.....	3,728	45,105,423			12,749	379,863,061	1,016	3,224,235	17,493	428,192,719
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3,728	45,105,423	0	0	12,749	379,863,061	1,016	3,224,235	17,493	428,192,719
18.4 Reduction by compromise.....							1,783	3,121,202	1,783	3,121,202
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3,728	45,105,423	0	0	12,749	379,863,061	2,799	6,345,437	19,276	431,313,921
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	477	9,874,544	0	0	746	22,553,640	104	352,150	1,327	32,780,333
POLICY EXHIBIT										
20. In force December 31, prior year.....	79,624	5,165,862,035	2	(a)	1,617	117,098,883,620	11,643	37,397,409	92,886	122,302,143,064
21. Issued during year.....	12	1,053,000	2		804	4,523,700,743			818	4,524,753,743
22. Other changes to in force (Net).....	(5,110)	(161,257,153)	2		(844)	(4,295,132,854)	(816)	(1,619,749)	(6,768)	(4,458,009,756)
23. In force December 31 of current year.....	74,526	5,005,657,882	6	(a)	1,577	117,327,451,509	10,827	35,777,660	86,936	122,368,887,051

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	131,699,348	128,626,964		119,900,960	117,857,698
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	5,647,462	5,826,361		3,125,269	2,346,347
25.2 Guaranteed renewable (b).....	11,977,880	12,110,193		7,023,266	8,994,915
25.3 Non-renewable for stated reasons only (b).....	55,242	58,891			(1,446)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	17,680,584	17,995,445	0	10,148,535	11,339,816
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	149,379,932	146,622,409	0	130,049,495	129,197,514

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



DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,918,321		12,362,574		22,280,895
2. Annuity considerations.....	1,176,463		2,331,609		3,508,072
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	11,094,784	0	14,694,183	0	25,788,967
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	814,404				814,404
6.2 Applied to pay renewal premiums.....	761,687				761,687
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,282,741			85,668	5,368,409
6.4 Other.....	57,156				57,156
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,915,988	0	0	85,668	7,001,656
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	17				17
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	17	0	0	0	17
8. Grand Totals (Lines 6.5 + 7.4).....	6,916,005	0	0	85,668	7,001,673
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	16,112,522		28,044,371	359,834	44,516,727
10. Matured endowments.....	1,468,189			50,572	1,518,761
11. Annuity benefits.....	9,624,353		16,245,445		25,869,798
12. Surrender values and withdrawals for life contracts.....	29,412,838		17,214	50,396	29,480,448
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	209,791	0	438,147	0	647,938
14. All other benefits, except accident and health.....					0
15. Totals.....	56,827,693	0	44,745,177	460,802	102,033,672

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			438,147		438,147
1302. Waived premium due to disability.....	209,791				209,791
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	209,791	0	438,147	0	647,938

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	195	3,595,479			41	1,974,941	24	81,459	260	5,651,878
17. Incurred during current year.....	1,255	12,369,255			1,027	26,472,185	627	1,360,167	2,909	40,201,607
Settled during current year:										
18.1 By payment in full.....	1,339	14,038,314			1,015	25,870,225	223	660,820	2,577	40,569,359
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,339	14,038,314	0	0	1,015	25,870,225	223	660,820	2,577	40,569,359
18.4 Reduction by compromise.....							411	733,019	411	733,019
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,339	14,038,314	0	0	1,015	25,870,225	634	1,393,839	2,988	41,302,378
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	111	1,926,420	0	0	53	2,576,901	17	47,787	181	4,551,107
POLICY EXHIBIT										
20. In force December 31, prior year.....	27,354	1,272,028,183	(a)		212	9,280,023,415	2,432	6,872,363	29,998	10,558,923,961
21. Issued during year.....	2	40,000			68	87,364,370			70	87,404,370
22. Other changes to in force (Net).....	(1,668)	(45,242,216)			(68)	97,191,952	(190)	(361,277)	(1,926)	61,588,459
23. In force December 31 of current year.....	25,688	1,226,825,967	0	0	212	9,464,579,737	2,242	8,511,086	28,142	10,697,916,790

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	14,791,779	14,265,906		16,522,992	16,312,923
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,020,938	1,129,773		1,480,317	2,487,869
25.2 Guaranteed renewable (b).....	2,876,483	2,870,425		2,652,682	4,570,572
25.3 Non-renewable for stated reasons only (b).....	10,846	10,777		10,457	16,845
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,908,267	4,010,975	0	4,143,456	7,075,286
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	18,700,046	18,276,881	0	20,666,448	23,388,209

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





DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	31,526,223		504,898,161		536,424,384
2. Annuity considerations.....	2,732,605		11,937,011		14,669,616
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			6,778,360		6,778,360
5. Totals (Sum of Lines 1 to 4).....	34,258,828	0	523,613,532	0	557,872,360
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,683,216				2,683,216
6.2 Applied to pay renewal premiums.....	2,015,278				2,015,278
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	17,945,463			1,061,534	19,006,997
6.4 Other.....	175,680				175,680
6.5 Totals (Sum of Lines 6.1 to 6.4).....	22,819,637	0	0	1,061,534	23,881,171
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	76				76
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	76	0	0	0	76
8. Grand Totals (Lines 6.5 + 7.4).....	22,819,713	0	0	1,061,534	23,881,247
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	73,550,637		538,113,872	4,371,919	616,036,428
10. Matured endowments.....	4,432,613			282,556	4,715,169
11. Annuity benefits.....	30,342,547		182,110,007		212,452,554
12. Surrender values and withdrawals for life contracts.....	115,984,206		8,112,060	340,032	124,436,298
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	469,630	0	7,422,173	0	7,891,803
14. All other benefits, except accident and health.....					0
15. Totals.....	224,779,633	0	735,758,112	4,994,507	965,532,252

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			7,422,173		7,422,173
1302. Waived premium due to disability.....	469,630				469,630
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	469,630	0	7,422,173	0	7,891,803

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	898	9,471,944			1,411	51,344,403	234	608,289	2,543	61,424,636
17. Incurred during current year.....	6,080	59,966,020			20,073	530,182,598	6,836	15,120,161	32,989	605,268,779
Settled during current year:										
18.1 By payment in full.....	6,257	61,815,117			19,273	496,174,262	2,466	7,696,977	27,996	565,686,356
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	6,257	61,815,117	0	0	19,273	496,174,262	2,466	7,696,977	27,996	565,686,356
18.4 Reduction by compromise.....							4,381	7,357,744	4,381	7,357,744
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6,257	61,815,117	0	0	19,273	496,174,262	6,847	15,054,721	32,377	573,044,100
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	721	7,622,847	0	0	2,211	85,352,739	223	673,729	3,155	93,649,315
POLICY EXHIBIT										
20. In force December 31, prior year.....	109,047	3,965,820,056	(a)		12,224	145,521,116,250	24,767	78,604,772	146,038	149,565,541,079
21. Issued during year.....	14	1,337,800			699	5,267,853,582			713	5,269,191,382
22. Other changes to in force (Net).....	(7,874)	(191,402,805)			(1,462)	(4,787,390,374)	(2,047)	(4,141,088)	(11,383)	(4,982,934,267)
23. In force December 31 of current year.....	101,187	3,775,755,051	0	(a)	11,461	146,001,579,458	22,720	74,463,684	135,368	149,851,798,194

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	152,153,164	147,314,964		113,202,226	113,734,495
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	6,240,562	6,542,726		2,583,502	4,624,406
25.2 Guaranteed renewable (b).....	8,925,690	8,894,218		6,113,484	6,278,437
25.3 Non-renewable for stated reasons only (b).....	81,947	111,877		82,034	74,083
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	15,248,199	15,548,821	0	8,779,020	10,976,926
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	167,401,363	162,863,785	0	121,981,246	124,711,421

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



DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978  
**LIFE INSURANCE**

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....	15,099,732		75,618,645		90,718,377
2. Annuity considerations.....	414,718		4,477,552		4,892,270
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			55,300,826		55,300,826
5. Totals (Sum of Lines 1 to 4).....	15,514,450	0	135,397,023	0	150,911,473
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....	1,174,336				1,174,336
6.2 Applied to pay renewal premiums.....	1,022,929				1,022,929
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,147,095			248,678	6,395,773
6.4 Other.....	174,112				174,112
6.5 Totals (Sum of Lines 6.1 to 6.4).....	8,518,472	0	0	248,678	8,767,150
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	7				7
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	7	0	0	0	7
8. Grand Totals (Lines 6.5 + 7.4).....	8,518,479	0	0	248,678	8,767,157
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....	24,984,630		106,695,297	1,183,771	132,863,698
10. Matured endowments.....	806,179			87,792	893,971
11. Annuity benefits.....	7,639,313		44,000,124		51,639,437
12. Surrender values and withdrawals for life contracts.....	47,495,712		22,285,198	101,121	69,882,031
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	80,768	0	268,605	0	349,373
14. All other benefits, except accident and health.....					0
15. Totals.....	81,006,602	0	173,249,224	1,372,684	255,628,510

<b>DETAILS OF WRITE-INS</b>					
1301. Group supplemental contracts.....			268,605		268,605
1302. Waived premium due to disability.....	80,768				80,768
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	80,768	0	268,605	0	349,373

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	201	3,558,247			249	9,081,859	53	126,332	503	12,766,439
17. Incurred during current year.....	1,443	23,840,401			3,973	103,177,287	2,374	4,960,815	7,790	131,978,503
<b>Settled during current year:</b>										
18.1 By payment in full.....	1,447	20,232,396			3,923	98,386,766	739	2,095,372	6,109	120,714,534
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,447	20,232,396	0	0	3,923	98,386,766	739	2,095,372	6,109	120,714,534
18.4 Reduction by compromise.....							1,618	2,772,928	1,618	2,772,928
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,447	20,232,396	0	0	3,923	98,386,766	2,357	4,868,300	7,727	123,487,462
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	197	7,166,252	0	0	299	13,872,380	70	218,847	566	21,257,480
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	32,239	1,908,525,024		(a)	3,857	38,382,697,430	6,368	18,850,726	42,464	40,310,073,180
21. Issued during year.....	7	644,500			640	705,109,810			647	705,754,310
22. Other changes to in force (Net).....	(2,070)	(85,574,033)			(740)	(677,651,314)	(547)	(1,127,619)	(3,357)	(764,352,966)
23. In force December 31 of current year.....	30,176	1,823,595,491	0	(a)	3,757	38,410,155,926	5,821	17,723,107	39,754	40,251,474,524

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	84,533,249	82,651,993		48,041,915	47,031,695
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
<b>Other Individual Policies:</b>					
25.1 Non-cancelable (b).....	4,233,865	4,387,633		2,078,263	1,960,217
25.2 Guaranteed renewable (b).....	7,476,058	7,540,467		3,117,416	3,968,848
25.3 Non-renewable for stated reasons only (b).....	34,214	34,232			(98)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	11,744,137	11,962,332	0	5,195,679	5,928,967
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	96,277,386	94,614,325	0	53,237,594	52,960,662

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





DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	20,295,239		118,598,409		138,893,648
2. Annuity considerations.....	1,550,410		1,821,774		3,372,184
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			22,014,231		22,014,231
5. Totals (Sum of Lines 1 to 4).....	21,845,649	0	142,434,414	0	164,280,063
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,582,507				1,582,507
6.2 Applied to pay renewal premiums.....	1,643,713				1,643,713
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	11,084,273			662,778	11,747,051
6.4 Other.....	182,847				182,847
6.5 Totals (Sum of Lines 6.1 to 6.4).....	14,493,340	0	0	662,778	15,156,118
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	59				59
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	59	0	0	0	59
8. Grand Totals (Lines 6.5 + 7.4).....	14,493,399	0	0	662,778	15,156,177
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	43,867,912		221,954,403	2,489,163	268,311,478
10. Matured endowments.....	2,865,927			215,268	3,081,195
11. Annuity benefits.....	19,025,085		83,580,741		102,605,826
12. Surrender values and withdrawals for life contracts.....	94,599,325		126,789,077	166,834	221,555,236
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	262,223	0	414,839	0	677,062
14. All other benefits, except accident and health.....					0
15. Totals.....	160,620,472	0	432,739,060	2,871,265	596,230,797

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			414,839		414,839
1302. Waived premium due to disability.....	262,223				262,223
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	262,223	0	414,839	0	677,062

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	647	7,912,067			404	13,178,125	129	370,587	1,180	21,460,778
17. Incurred during current year.....	3,779	36,779,415			7,255	213,609,429	3,552	8,443,303	14,586	258,832,147
Settled during current year:										
18.1 By payment in full.....	3,959	37,095,896			7,119	204,565,748	1,315	4,436,687	12,393	246,098,331
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3,959	37,095,896	0	0	7,119	204,565,748	1,315	4,436,687	12,393	246,098,331
18.4 Reduction by compromise.....							2,219	3,943,472	2,219	3,943,472
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3,959	37,095,896	0	0	7,119	204,565,748	3,534	8,380,159	14,612	250,041,803
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	467	7,595,586	0	0	540	22,221,806	147	433,731	1,154	30,251,122
POLICY EXHIBIT										
20. In force December 31, prior year.....	70,598	2,747,857,577		(a).....	1,879	64,606,793,731	15,095	48,504,912	87,572	67,403,156,220
21. Issued during year.....	7	586,550			784	1,236,247,900			791	1,236,834,450
22. Other changes to in force (Net).....	(4,914)	(155,318,730)			(867)	(1,118,505,660)	(1,159)	(2,333,822)	(6,940)	(1,276,158,212)
23. In force December 31 of current year.....	65,691	2,593,125,397	0	(a).....	1,796	64,724,535,971	13,936	46,171,090	81,423	67,363,832,458

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	125,197,509	120,096,535		94,804,713	92,300,593
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	3,359,002	3,519,522		1,869,965	4,845,776
25.2 Guaranteed renewable (b).....	9,809,232	9,853,012		5,922,065	8,193,107
25.3 Non-renewable for stated reasons only (b).....	35,450	41,773			(978)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	13,203,684	13,414,307	0	7,792,030	13,037,905
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	138,401,193	133,510,842	0	102,596,743	105,338,498

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



DIRECT BUSINESS IN THE STATE OF NORTHERN MARIANA ISLANDS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....	(19)		373,866		373,847
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	(19)	0	373,866	0	373,847
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....					0
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....							1	320	1	320
<b>Settled during current year:</b>										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	1	320	1	320
<b>POLICY EXHIBIT</b>					No. of Pol.					
20. In force December 31, prior year.....				(a)		141,296,375	78	261,810	78	141,558,185
21. Issued during year.....									0	0
22. Other changes to in force (Net).....							(2)	5,033	(2)	5,033
23. In force December 31 of current year.....	0	0	0	(a)	0	141,296,375	76	266,843	76	141,563,218

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	62,274	60,197		7,747	7,642
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
<b>Other Individual Policies:</b>					
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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	62,274	60,197	0	7,747	7,642

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





DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	8,681,906		39,441,620		48,123,526
2. Annuity considerations.....	1,099,736		943,718		2,043,454
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			3,238,821		3,238,821
5. Totals (Sum of Lines 1 to 4).....	9,781,642	0	43,624,159	0	53,405,801
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	464,460				464,460
6.2 Applied to pay renewal premiums.....	429,079				429,079
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,350,274			39,405	3,389,679
6.4 Other.....	46,078				46,078
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,289,891	0	0	39,405	4,329,296
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	2				2
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2	0	0	0	2
8. Grand Totals (Lines 6.5 + 7.4).....	4,289,893	0	0	39,405	4,329,298
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	11,794,610		82,073,576	137,768	94,005,954
10. Matured endowments.....	437,702			13,142	450,844
11. Annuity benefits.....	6,768,701		40,520,040		47,288,741
12. Surrender values and withdrawals for life contracts.....	33,851,613		1,719,947	7,652	35,579,212
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	238,210	0	62,954	0	301,164
14. All other benefits, except accident and health.....					0
15. Totals.....	53,090,836	0	124,376,517	158,562	177,625,915

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			62,954		62,954
1302. Waived premium due to disability.....	236,710				236,710
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	1,500	0	0	0	1,500
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	238,210	0	62,954	0	301,164

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	100	2,880,803			102	3,657,465	8	18,037	210	6,556,305
17. Incurred during current year.....	474	9,693,684			2,713	77,529,163	263	509,353	3,450	87,732,200
Settled during current year:										
18.1 By payment in full.....	486	9,640,992			2,644	75,710,545	83	246,785	3,213	85,598,322
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	486	9,640,992	0	0	2,644	75,710,545	83	246,785	3,213	85,598,322
18.4 Reduction by compromise.....							176	247,722	176	247,722
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	486	9,640,992	0	0	2,644	75,710,545	259	494,507	3,389	85,846,044
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	88	2,933,495	0	0	171	5,476,083	12	32,883	271	8,442,461
POLICY EXHIBIT										
20. In force December 31, prior year.....	15,006	1,144,489,350		(a).....	347	19,868,196,652	936	2,692,038	16,289	21,015,378,039
21. Issued during year.....					262	189,466,422			262	189,466,422
22. Other changes to in force (Net).....	(847)	(56,310,991)			(270)	(65,895,909)	(59)	(106,029)	(1,176)	(122,312,929)
23. In force December 31 of current year.....	14,159	1,088,178,359	0	(a).....	339	19,991,767,165	877	2,586,009	15,375	21,082,531,532

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	37,597,184	36,286,448		35,432,043	34,668,176
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,862,197	1,930,719		1,598,177	1,390,015
25.2 Guaranteed renewable (b).....	1,910,473	1,857,695		1,118,472	1,419,166
25.3 Non-renewable for stated reasons only (b).....		6,016			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,772,670	3,794,430	0	2,716,649	2,809,181
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	41,369,854	40,080,878	0	38,148,692	37,477,357

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



DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,482,303		7,474,927		8,957,230
2. Annuity considerations.....	28,702		(31,103)		(2,401)
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,511,005	0	7,443,824	0	8,954,829
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	148,947				148,947
6.2 Applied to pay renewal premiums.....	87,972				87,972
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	969,903			54,897	1,024,800
6.4 Other.....	30,296				30,296
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,237,118	0	0	54,897	1,292,015
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	2				2
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2	0	0	0	2
8. Grand Totals (Lines 6.5 + 7.4).....	1,237,120	0	0	54,897	1,292,017
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,424,194		25,965,143	228,881	29,618,218
10. Matured endowments.....	89,211			10,407	99,618
11. Annuity benefits.....	702,680		10,339,869		11,042,549
12. Surrender values and withdrawals for life contracts.....	3,825,066		59,158	11,049	3,895,273
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	17,812	0	14,257	0	32,069
14. All other benefits, except accident and health.....					0
15. Totals.....	8,058,963	0	36,378,427	250,337	44,687,727

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			14,257		14,257
1302. Waived premium due to disability.....	17,812				17,812
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	17,812	0	14,257	0	32,069

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	39	512,990			33	1,204,625	13	28,402	85	1,746,017
17. Incurred during current year.....	299	2,550,157			896	24,922,638	392	872,410	1,587	28,345,205
Settled during current year:										
18.1 By payment in full.....	309	2,758,640			859	23,947,862	128	398,571	1,296	27,105,073
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	309	2,758,640	0	0	859	23,947,862	128	398,571	1,296	27,105,073
18.4 Reduction by compromise.....							270	480,940	270	480,940
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	309	2,758,640	0	0	859	23,947,862	398	879,511	1,566	27,586,013
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	29	304,507	0	0	70	2,179,401	7	21,301	106	2,505,209
POLICY EXHIBIT										
20. In force December 31, prior year.....	5,415	202,343,108	(a)		468	6,245,041,762	1,364	4,235,572	7,247	6,451,620,442
21. Issued during year.....					107	24,104,988			107	24,104,988
22. Other changes to in force (Net).....	(324)	(6,003,003)			(131)	611,030,696	(66)	(98,090)	(521)	604,929,603
23. In force December 31 of current year.....	5,091	196,340,105	0	(a)	444	6,880,177,446	1,298	4,137,482	6,833	7,080,655,033

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	8,459,645	8,167,561		10,400,602	10,214,453
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	554,572	567,605		420,021	781,098
25.2 Guaranteed renewable (b).....	699,727	703,019		346,841	195,387
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).....	1,254,299	1,270,624	0	766,862	976,485
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	9,713,944	9,438,185	0	11,167,464	11,190,938

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





DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	51,496,712		211,642,432		263,139,144
2. Annuity considerations.....	2,061,660		3,107,035		5,168,695
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			88,964,733		88,964,733
5. Totals (Sum of Lines 1 to 4).....	53,558,372	0	303,714,200	0	357,272,572
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,731,621				3,731,621
6.2 Applied to pay renewal premiums.....	2,619,108				2,619,108
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	23,728,073			319,925	24,047,998
6.4 Other.....	346,205				346,205
6.5 Totals (Sum of Lines 6.1 to 6.4).....	30,425,007	0	0	319,925	30,744,932
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	10				10
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	10	0	0	0	10
8. Grand Totals (Lines 6.5 + 7.4).....	30,425,017	0	0	319,925	30,744,942
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	81,930,838		324,530,125	1,451,121	407,912,084
10. Matured endowments.....	2,867,552			128,623	2,996,175
11. Annuity benefits.....	25,443,635		117,532,254		142,975,889
12. Surrender values and withdrawals for life contracts.....	133,804,487		356,825,904	166,490	490,796,881
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	853,658	0	1,328,142	0	2,181,800
14. All other benefits, except accident and health.....					0
15. Totals.....	244,900,170	0	800,216,425	1,746,234	1,046,862,829

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			1,275,562		1,275,562
1302. Waived premium due to disability.....	853,058				853,058
1303. Group disability benefits.....			52,580		52,580
1398. Summary of remaining write-ins for Line 13 from overflow page.....	600	0	0	0	600
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	853,658	0	1,328,142	0	2,181,800

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	532	11,354,071			441	18,933,986	77	195,861	1,050	30,483,918
17. Incurred during current year.....	3,591	70,119,606			9,784	308,042,824	2,075	4,590,631	15,450	382,753,061
Settled during current year:										
18.1 By payment in full.....	3,687	66,775,368			9,572	299,310,693	839	2,589,607	14,098	368,675,668
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3,687	66,775,368	0	0	9,572	299,310,693	839	2,589,607	14,098	368,675,668
18.4 Reduction by compromise.....							1,237	1,982,004	1,237	1,982,004
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3,687	66,775,368	0	0	9,572	299,310,693	2,076	4,571,611	15,335	370,657,672
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	436	14,698,309	0	0	653	27,666,117	76	214,881	1,165	42,579,307
POLICY EXHIBIT										
20. In force December 31, prior year.....	89,308	6,601,917,638	(a)		2,282	104,251,682,293	8,002	23,681,726	99,592	110,877,281,656
21. Issued during year.....	12	648,500			973	802,052,857			985	802,701,357
22. Other changes to in force (Net).....	(4,823)	(217,078,015)			(1,044)	(176,673,738)	(632)	(1,126,563)	(6,499)	(394,878,316)
23. In force December 31 of current year.....	84,497	6,385,488,123	0	(a)	2,211	104,877,061,412	7,370	22,555,163	94,078	111,285,104,697

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	297,134,773	287,595,933		242,102,166	240,591,846
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	7,824,179	8,060,923		3,946,439	6,010,062
25.2 Guaranteed renewable (b).....	10,613,001	10,598,163		6,493,143	6,604,975
25.3 Non-renewable for stated reasons only (b).....	122,550	128,779		179,449	(53,056)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	18,559,730	18,787,865	0	10,619,031	12,561,981
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	315,694,503	306,383,798	0	252,721,197	253,153,827

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



DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	556,715		8,282,771		8,839,486
2. Annuity considerations.....	13,301		34,273		47,574
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	570,016	0	8,317,044	0	8,887,060
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	31,993				31,993
6.2 Applied to pay renewal premiums.....	33,631				33,631
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	297,560			4,137	301,697
6.4 Other.....	1,298				1,298
6.5 Totals (Sum of Lines 6.1 to 6.4).....	364,482	0	0	4,137	368,619
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	5				5
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	5	0	0	0	5
8. Grand Totals (Lines 6.5 + 7.4).....	364,487	0	0	4,137	368,624
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	995,268		16,731,653	41,584	17,768,505
10. Matured endowments.....					0
11. Annuity benefits.....	629,248		3,285,406		3,914,654
12. Surrender values and withdrawals for life contracts.....	2,290,043		152,157		2,442,200
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	11,292	0	0	0	11,292
14. All other benefits, except accident and health.....					0
15. Totals.....	3,925,851	0	20,169,216	41,584	24,136,651

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	11,292				11,292
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	11,292	0	0	0	11,292

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	7	224,906			25	930,368	2	10,278	34	1,165,552
17. Incurred during current year.....	28	590,026			512	15,681,516	60	173,061	600	16,444,603
Settled during current year:										
18.1 By payment in full.....	31	776,604			495	15,432,184	23	70,523	549	16,279,311
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	31	776,604	0	0	495	15,432,184	23	70,523	549	16,279,311
18.4 Reduction by compromise.....							39	112,817	39	112,817
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	31	776,604	0	0	495	15,432,184	62	183,340	588	16,392,128
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	38,328	0	0	42	1,179,700	0	(1)	46	1,218,027
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,374	84,652,283	(a)		775	4,943,288,291	100	300,188	2,249	5,028,240,762
21. Issued during year.....	1	50,000			87	61,735,294			88	61,785,294
22. Other changes to in force (Net).....	(65)	(1,674,934)			(113)	(65,379,636)	(8)	(9,447)	(186)	(67,064,017)
23. In force December 31 of current year.....	1,310	83,027,349	0	(a)	749	4,939,643,949	92	290,741	2,151	5,022,962,039

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	15,957,442	15,298,709		11,826,067	11,698,226
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	310,103	314,785		227,115	479,310
25.2 Guaranteed renewable (b).....	534,514	527,609		278,596	748,109
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).....	844,617	842,394	0	505,711	1,227,419
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	16,802,059	16,141,103	0	12,331,778	12,925,645

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





DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,508,259		28,690,319		32,198,578
2. Annuity considerations.....	86,815		326,765		413,580
3. Deposit-type contract funds.....		XXX	4,359,370	XXX	4,359,370
4. Other considerations.....			23,130,971		23,130,971
5. Totals (Sum of Lines 1 to 4).....	3,595,074	0	56,507,425	0	60,102,499
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	264,514				264,514
6.2 Applied to pay renewal premiums.....	227,425				227,425
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,036,845			118,223	2,155,068
6.4 Other.....	33,855				33,855
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,562,639	0	0	118,223	2,680,862
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	1				1
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1	0	0	0	1
8. Grand Totals (Lines 6.5 + 7.4).....	2,562,640	0	0	118,223	2,680,863
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	7,847,770		38,325,805	491,400	46,664,975
10. Matured endowments.....	271,186			18,629	289,815
11. Annuity benefits.....	3,606,507		31,077,782		34,684,289
12. Surrender values and withdrawals for life contracts.....	14,806,145		81,931	33,388	14,921,464
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	30,416	0	71,074	0	101,490
14. All other benefits, except accident and health.....					0
15. Totals.....	26,562,024	0	69,556,592	543,417	96,662,033

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			71,074		71,074
1302. Waived premium due to disability.....	30,416				30,416
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	30,416	0	71,074	0	101,490

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	83	1,062,197			78	2,480,029	47	131,660	208	3,673,886
17. Incurred during current year.....	662	6,970,068			1,688	36,676,137	630	1,485,636	2,980	45,131,841
Settled during current year:										
18.1 By payment in full.....	672	6,394,771			1,615	35,352,615	266	852,004	2,553	42,599,390
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	672	6,394,771	0	0	1,615	35,352,615	266	852,004	2,553	42,599,390
18.4 Reduction by compromise.....							377	656,484	377	656,484
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	672	6,394,771	0	0	1,615	35,352,615	643	1,508,488	2,930	43,255,874
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	73	1,637,494	0	0	151	3,803,551	34	108,808	258	5,549,853
POLICY EXHIBIT										
20. In force December 31, prior year.....	12,201	481,688,076		(a)	557	15,240,656,305	2,622	8,503,886	15,380	15,730,848,267
21. Issued during year.....	1	10,000			170	1,099,469,678			171	1,099,479,678
22. Other changes to in force (Net).....	(820)	(19,376,760)			(179)	(990,679,973)	(214)	(442,339)	(1,213)	(1,010,499,072)
23. In force December 31 of current year.....	11,382	462,321,316	0	(a)	548	15,349,446,010	2,408	8,061,547	14,338	15,819,828,873

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	37,825,926	37,060,446		24,517,800	24,210,812
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	999,019	1,076,867		802,777	1,198,843
25.2 Guaranteed renewable (b).....	3,375,892	3,395,954		1,739,203	2,743,931
25.3 Non-renewable for stated reasons only (b).....	40,401	46,761			(176)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,415,312	4,519,582	0	2,541,980	3,942,598
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	42,241,238	41,580,028	0	27,059,780	28,153,410

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



DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	13,147,698		23,831,025		36,978,723
2. Annuity considerations.....	636,503		5,946,285		6,582,788
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			429,355		429,355
5. Totals (Sum of Lines 1 to 4).....	13,784,201	0	30,206,665	0	43,990,866
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	939,020				939,020
6.2 Applied to pay renewal premiums.....	758,156				758,156
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,726,011			117,184	6,843,195
6.4 Other.....	100,108				100,108
6.5 Totals (Sum of Lines 6.1 to 6.4).....	8,523,295	0	0	117,184	8,640,479
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	23				23
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	23	0	0	0	23
8. Grand Totals (Lines 6.5 + 7.4).....	8,523,318	0	0	117,184	8,640,502
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	23,014,268		35,465,290	565,072	59,044,630
10. Matured endowments.....	1,372,486			74,491	1,446,977
11. Annuity benefits.....	7,633,851		31,256,362		38,890,213
12. Surrender values and withdrawals for life contracts.....	53,812,662		792,757	80,282	54,685,701
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	151,097	0	22,423	0	173,520
14. All other benefits, except accident and health.....					0
15. Totals.....	85,984,364	0	67,536,832	719,845	154,241,041

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			22,423		22,423
1302. Waived premium due to disability.....	151,097				151,097
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	151,097	0	22,423	0	173,520

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	203	3,252,836			52	1,993,494	56	156,228	311	5,402,557
17. Incurred during current year.....	1,357	19,391,964			1,186	32,584,110	892	2,063,230	3,435	54,039,304
Settled during current year:										
18.1 By payment in full.....	1,423	19,330,433			1,169	32,713,138	353	1,032,807	2,945	53,076,378
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,423	19,330,433	0	0	1,169	32,713,138	353	1,032,807	2,945	53,076,378
18.4 Reduction by compromise.....							568	1,094,686	568	1,094,686
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,423	19,330,433	0	0	1,169	32,713,138	921	2,127,493	3,513	54,171,064
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	137	3,314,367	0	0	69	1,864,466	27	91,965	233	5,270,797
POLICY EXHIBIT										
20. In force December 31, prior year.....	32,261	1,837,965,830	(a)		333	10,515,113,077	2,988	8,754,544	35,582	12,361,833,451
21. Issued during year.....					85	77,016,740			85	77,016,740
22. Other changes to in force (Net).....	(2,023)	(76,645,351)			(105)	(54,029,133)	(259)	(571,737)	(2,387)	(131,246,221)
23. In force December 31 of current year.....	30,238	1,761,320,479	0	(a)	313	10,538,100,684	2,729	8,182,807	33,280	12,307,603,970

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	22,828,202	22,376,683		20,377,734	20,004,525
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,582,521	1,621,528		1,687,215	4,628,290
25.2 Guaranteed renewable (b).....	3,256,284	3,275,903		1,643,532	2,076,902
25.3 Non-renewable for stated reasons only (b).....	12,680	12,680			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,851,485	4,910,111	0	3,330,747	6,705,192
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	27,679,687	27,286,794	0	23,708,481	26,709,717

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





DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	139,095,498		240,772,604		379,868,102
2. Annuity considerations.....	8,178,291		35,972,666		44,150,957
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			345,288,221		345,288,221
5. Totals (Sum of Lines 1 to 4).....	147,273,789	0	622,033,491	0	769,307,280
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	6,008,967				6,008,967
6.2 Applied to pay renewal premiums.....	6,463,528				6,463,528
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	51,378,911			887,644	52,266,555
6.4 Other.....	512,654				512,654
6.5 Totals (Sum of Lines 6.1 to 6.4).....	64,364,060	0	0	887,644	65,251,704
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	136				136
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	136	0	0	0	136
8. Grand Totals (Lines 6.5 + 7.4).....	64,364,196	0	0	887,644	65,251,840
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	177,044,441		282,288,569	3,625,060	462,958,070
10. Matured endowments.....	6,526,780			515,538	7,042,318
11. Annuity benefits.....	50,948,688		244,582,796		295,531,484
12. Surrender values and withdrawals for life contracts.....	361,257,688		185,628,887	263,139	547,149,714
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,658,875	0	1,070,363	0	2,729,238
14. All other benefits, except accident and health.....					0
15. Totals.....	597,436,472	0	713,570,615	4,403,737	1,315,410,824

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			957,106		957,106
1302. Waived premium due to disability.....	1,658,875				1,658,875
1303. Group disability benefits.....			113,257		113,257
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	1,658,875	0	1,070,363	0	2,729,238

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1,305	33,374,716			378	20,511,202	205	576,002	1,888	54,461,919
17. Incurred during current year.....	8,345	133,020,771			8,680	269,249,558	5,907	12,913,453	22,932	415,183,782
Settled during current year:										
18.1 By payment in full.....	8,753	144,534,956			8,475	260,392,149	2,301	6,663,347	19,529	411,590,452
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	8,753	144,534,956	0	0	8,475	260,392,149	2,301	6,663,347	19,529	411,590,452
18.4 Reduction by compromise.....							3,614	6,247,925	3,614	6,247,925
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	8,753	144,534,956	0	0	8,475	260,392,149	5,915	12,911,272	23,143	417,838,377
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	897	21,860,531	0	0	583	29,368,611	197	578,183	1,677	51,807,324
POLICY EXHIBIT										
20. In force December 31, prior year.....	194,386	22,335,598,302		(a)	4,274	99,642,361,159	21,223	64,735,691	219,883	122,042,695,152
21. Issued during year.....	11	10,827,000			1,909	3,237,686,420			1,920	3,248,513,420
22. Other changes to in force (Net).....	(12,907)	(876,357,809)			(2,000)	(3,166,761,790)	(1,791)	(3,728,262)	(16,698)	(4,046,847,861)
23. In force December 31 of current year.....	181,490	21,470,067,493	0	(a)	4,183	99,713,285,789	19,432	61,007,429	205,105	121,244,360,711

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	267,519,049	259,250,774		215,419,938	212,316,224
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	19,550,558	20,281,949		12,522,291	19,166,575
25.2 Guaranteed renewable (b).....	24,024,509	24,170,631		15,638,999	14,878,654
25.3 Non-renewable for stated reasons only (b).....	372,754	419,660		126,783	73,157
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	43,947,821	44,872,240	0	28,288,073	34,118,386
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	311,466,870	304,123,014	0	243,708,011	246,434,610

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



DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,587,237		22,706,017		26,293,254
2. Annuity considerations.....	402,893		5,501,162		5,904,055
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			11,963,078		11,963,078
5. Totals (Sum of Lines 1 to 4).....	3,990,130	0	40,170,257	0	44,160,387
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	291,772				291,772
6.2 Applied to pay renewal premiums.....	215,789				215,789
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,662,251			33,146	1,695,397
6.4 Other.....	54,899				54,899
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,224,711	0	0	33,146	2,257,857
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	2,224,715	0	0	33,146	2,257,861
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	7,424,592		61,078,754	154,579	68,657,925
10. Matured endowments.....	399,022			15,643	414,665
11. Annuity benefits.....	3,074,960		23,865,402		26,940,362
12. Surrender values and withdrawals for life contracts.....	13,113,571		10,720,513	26,360	23,860,444
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	38,040	0	326,132	0	364,172
14. All other benefits, except accident and health.....					0
15. Totals.....	24,050,185	0	95,990,801	196,582	120,237,568

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			326,132		326,132
1302. Waived premium due to disability.....	38,040				38,040
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	38,040	0	326,132	0	364,172

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	90	1,487,878			66	1,783,612	8	22,340	164	3,293,630
17. Incurred during current year.....	347	5,310,836			1,966	58,705,653	222	506,779	2,535	64,523,268
Settled during current year:										
18.1 By payment in full.....	400	6,189,565			1,906	56,342,319	91	277,796	2,397	62,809,680
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	400	6,189,565	0	0	1,906	56,342,319	91	277,796	2,397	62,809,680
18.4 Reduction by compromise.....							135	233,950	135	233,950
18.5 Amount rejected.....										0
18.6 Total settlements.....	400	6,189,565	0	0	1,906	56,342,319	226	511,746	2,532	63,043,630
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	37	608,949	0	0	126	4,146,946	4	17,373	167	4,773,268
POLICY EXHIBIT										
20. In force December 31, prior year.....	8,229	458,591,549		(a).....	336	16,664,138,195	791	2,669,906	9,356	17,125,399,649
21. Issued during year.....	1	15,000			122	141,717,937			123	141,732,937
22. Other changes to in force (Net).....	(478)	(17,575,679)			(130)	288,188,400	(65)	(159,562)	(673)	270,453,159
23. In force December 31 of current year.....	7,752	441,030,870	0	(a).....	328	17,094,044,532	726	2,510,344	8,806	17,537,585,745

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	23,309,509	22,992,556		22,828,453	22,395,222
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	958,670	975,381		405,326	970,377
25.2 Guaranteed renewable (b).....	1,407,963	1,398,684		1,105,905	1,134,417
25.3 Non-renewable for stated reasons only (b).....	8,890	10,288			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,375,523	2,384,353	0	1,511,231	2,104,794
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	25,685,032	25,376,909	0	24,339,684	24,500,016

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





DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	7,924,432		36,351,658		44,276,090
2. Annuity considerations.....	324,463		324,887		649,350
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			45,794		45,794
5. Totals (Sum of Lines 1 to 4).....	8,248,895	0	36,722,339	0	44,971,234
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	425,666				425,666
6.2 Applied to pay renewal premiums.....	378,575				378,575
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,872,182			44,767	2,916,949
6.4 Other.....	52,660				52,660
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,729,083	0	0	44,767	3,773,850
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	39				39
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	39	0	0	0	39
8. Grand Totals (Lines 6.5 + 7.4).....	3,729,122	0	0	44,767	3,773,889
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	13,592,593		78,675,234	163,693	92,431,520
10. Matured endowments.....	491,495			13,303	504,798
11. Annuity benefits.....	3,637,486		39,908,748		43,546,234
12. Surrender values and withdrawals for life contracts.....	33,076,906		284,944	43,409	33,405,259
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	146,564	0	491,950	0	638,514
14. All other benefits, except accident and health.....					0
15. Totals.....	50,945,044	0	119,360,876	220,405	170,526,325

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			491,950		491,950
1302. Waived premium due to disability.....	146,564				146,564
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	146,564	0	491,950	0	638,514

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	100	2,814,459			108	3,033,720	11	36,976	219	5,885,155
17. Incurred during current year.....	467	9,598,085			2,344	75,551,574	302	573,797	3,113	85,723,456
Settled during current year:										
18.1 By payment in full.....	520	11,067,498			2,276	72,574,860	104	290,912	2,900	83,933,270
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	520	11,067,498	0	0	2,276	72,574,860	104	290,912	2,900	83,933,270
18.4 Reduction by compromise.....							201	299,456	201	299,456
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	520	11,067,498	0	0	2,276	72,574,860	305	590,368	3,101	84,232,726
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	47	1,345,046	0	0	176	6,010,434	8	20,405	231	7,375,885
POLICY EXHIBIT										
20. In force December 31, prior year.....	12,698	1,080,343,295		(a)	385	18,623,577,252	1,071	3,380,808	14,154	19,707,301,355
21. Issued during year.....	2	121,000			213	882,187,032			215	882,308,032
22. Other changes to in force (Net).....	(642)	(38,415,448)			(239)	(555,912,872)	(47)	(68,534)	(928)	(594,396,854)
23. In force December 31 of current year.....	12,058	1,042,048,847	0	(a)	359	18,949,851,412	1,024	3,312,274	13,441	19,995,212,533

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	49,521,985	48,147,599		39,672,329	39,426,928
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,773,114	1,821,335		1,296,910	243,503
25.2 Guaranteed renewable (b).....	1,292,620	1,285,375		684,493	565,851
25.3 Non-renewable for stated reasons only (b).....	23,654	23,940			(1,578)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,089,388	3,130,650	0	1,981,403	807,776
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	52,611,373	51,278,249	0	41,653,732	40,234,704

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



DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	691,771,874		464,768,648		1,156,540,522
2. Annuity considerations.....	22,644,367		72,478,451		95,122,818
3. Deposit-type contract funds.....		XXX	32,334,655,814	XXX	32,334,655,814
4. Other considerations.....			2,037,850,021		2,037,850,021
5. Totals (Sum of Lines 1 to 4).....	714,416,241	0	34,909,752,934	0	35,624,169,175
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	13,204,067				13,204,067
6.2 Applied to pay renewal premiums.....	16,806,320				16,806,320
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	187,209,567			1,609,200	188,818,767
6.4 Other.....	1,692,643				1,692,643
6.5 Totals (Sum of Lines 6.1 to 6.4).....	218,912,597	0	0	1,609,200	220,521,797
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	362				362
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	362	0	0	0	362
8. Grand Totals (Lines 6.5 + 7.4).....	218,912,959	0	0	1,609,200	220,522,159
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	690,651,107		519,566,265	6,269,474	1,216,486,846
10. Matured endowments.....	14,468,730			762,365	15,231,095
11. Annuity benefits.....	124,757,337		579,124,640		703,881,977
12. Surrender values and withdrawals for life contracts.....	862,525,889		1,920,160,681	394,789	2,783,081,359
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	10,028,148	0	6,599,907	0	16,628,055
14. All other benefits, except accident and health.....					0
15. Totals.....	1,702,431,211	0	3,025,451,493	7,426,628	4,735,309,332

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			6,530,056		6,530,056
1302. Waived premium due to disability.....	10,016,799				10,016,799
1303. Group disability benefits.....			69,851		69,851
1398. Summary of remaining write-ins for Line 13 from overflow page.....	11,349	0	0	0	11,349
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	10,028,148	0	6,599,907	0	16,628,055

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2,969	114,066,208			1,058	34,328,685	378	2,681,383	4,405	151,076,276
17. Incurred during current year.....	19,005	545,853,731			18,010	494,733,390	10,984	22,446,851	47,999	1,063,033,972
Settled during current year:										
18.1 By payment in full.....	19,868	553,114,261			17,743	478,987,279	3,735	11,394,885	41,346	1,043,496,425
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	19,868	553,114,261	0	0	17,743	478,987,279	3,735	11,394,885	41,346	1,043,496,425
18.4 Reduction by compromise.....		141,000					7,260	12,706,600	7,260	12,847,600
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	19,868	553,255,261	0	0	17,743	478,987,279	10,995	24,101,485	48,606	1,056,344,025
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2,106	106,664,678	0	0	1,325	50,074,796	367	1,026,749	3,798	157,766,223
POLICY EXHIBIT										
20. In force December 31, prior year.....	640,298	101,207,082,467	57	(a).....	13,822	237,527,797,385	38,685	118,384,680	692,862	338,853,264,531
21. Issued during year.....	36	5,266,317	57		2,552	9,518,907,287			2,645	9,524,173,604
22. Other changes to in force (Net).....	(37,795)	(4,412,549,725)	57		(2,551)	(9,570,774,520)	(3,051)	(4,493,007)	(43,340)	(13,987,817,252)
23. In force December 31 of current year.....	602,539	96,799,799,059	171	(a).....	13,823	237,475,930,152	35,634	113,891,673	652,167	334,389,620,883

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	600,945,567	583,368,451		493,013,594	498,492,543
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	34,349,466	35,869,773		24,493,845	31,958,549
25.2 Guaranteed renewable (b).....	64,599,401	64,932,693		41,053,073	58,546,749
25.3 Non-renewable for stated reasons only (b).....	379,542	421,989			(6,586)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	99,328,409	101,224,455	0	65,546,918	90,498,712
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	700,273,976	684,592,906	0	558,560,512	588,991,255

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





DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	45,382,871		314,012,815		359,395,686
2. Annuity considerations.....	1,540,087		26,033,886		27,573,973
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,078,735		1,078,735
5. Totals (Sum of Lines 1 to 4).....	46,922,958	0	341,125,436	0	388,048,394
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,640,606				3,640,606
6.2 Applied to pay renewal premiums.....	3,048,997				3,048,997
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	24,225,614			967,394	25,193,008
6.4 Other.....	306,780				306,780
6.5 Totals (Sum of Lines 6.1 to 6.4).....	31,221,997	0	0	967,394	32,189,391
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	71				71
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	71	0	0	0	71
8. Grand Totals (Lines 6.5 + 7.4).....	31,222,068	0	0	967,394	32,189,462
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	98,285,544		385,297,357	3,894,046	487,476,947
10. Matured endowments.....	3,924,643			298,603	4,223,246
11. Annuity benefits.....	29,605,037		246,694,633		276,299,670
12. Surrender values and withdrawals for life contracts.....	125,814,598		707,883,034	278,263	833,975,895
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	579,211	0	4,527,044	0	5,106,255
14. All other benefits, except accident and health.....					0
15. Totals.....	258,209,033	0	1,344,402,068	4,470,912	1,607,082,013

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			4,507,954		4,507,954
1302. Waived premium due to disability.....	579,211				579,211
1303. Group disability benefits.....			19,090		19,090
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	579,211	0	4,527,044	0	5,106,255

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1,136	14,300,002			1,143	28,500,128	223	656,348	2,502	43,456,478
17. Incurred during current year.....	7,005	80,766,376			16,661	373,635,473	7,190	14,919,404	30,856	469,321,253
Settled during current year:										
18.1 By payment in full.....	7,158	80,556,966			16,165	355,360,603	2,209	6,902,591	25,532	442,820,160
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	7,158	80,556,966	0	0	16,165	355,360,603	2,209	6,902,591	25,532	442,820,160
18.4 Reduction by compromise.....							4,937	7,850,185	4,937	7,850,185
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	7,158	80,556,966	0	0	16,165	355,360,603	7,146	14,752,776	30,469	450,670,345
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	983	14,509,412	0	0	1,639	46,774,998	267	822,976	2,889	62,107,386
POLICY EXHIBIT										
20. In force December 31, prior year.....	132,994	5,680,479,870		(a)	3,636	119,483,939,052	21,807	70,293,196	158,437	125,234,712,117
21. Issued during year.....	9	252,000			1,002	1,880,283,767			1,011	1,880,535,767
22. Other changes to in force (Net).....	(9,084)	(283,822,971)			(1,196)	(1,210,166,614)	(1,799)	(3,704,894)	(12,079)	(1,497,694,479)
23. In force December 31 of current year.....	123,919	5,396,908,899	0	(a)	3,442	120,154,056,205	20,008	66,588,302	147,369	125,617,553,405

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	252,276,759	242,926,443		178,700,222	186,859,027
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	6,889,740	7,161,047		2,778,066	3,836,101
25.2 Guaranteed renewable (b).....	12,886,370	12,876,087		6,582,367	6,261,610
25.3 Non-renewable for stated reasons only (b).....	100,818	124,804			(2,728)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	19,876,928	20,161,938	0	9,360,433	10,094,983
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	272,153,687	263,088,381	0	188,060,655	196,954,010

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



DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	8,821,283		60,862,181		69,683,464
2. Annuity considerations.....	770,842		2,442,859		3,213,701
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	9,592,125	0	63,305,040	0	72,897,165
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	561,608				561,608
6.2 Applied to pay renewal premiums.....	358,512				358,512
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,569,481			89,615	3,659,096
6.4 Other.....	42,663				42,663
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,532,264	0	0	89,615	4,621,879
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	98				98
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	98	0	0	0	98
8. Grand Totals (Lines 6.5 + 7.4).....	4,532,362	0	0	89,615	4,621,977
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	13,127,690		142,324,119	465,236	155,917,045
10. Matured endowments.....	803,620			14,945	818,565
11. Annuity benefits.....	6,240,332		43,705,398		49,945,730
12. Surrender values and withdrawals for life contracts.....	22,421,679		1,457,371	37,182	23,916,232
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	95,495	0	334,596	0	430,091
14. All other benefits, except accident and health.....					0
15. Totals.....	42,688,816	0	187,821,484	517,363	231,027,663

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			327,003		327,003
1302. Waived premium due to disability.....	95,495				95,495
1303. Group disability benefits.....			7,593		7,593
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	95,495	0	334,596	0	430,091

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	157	2,872,129			195	7,835,879	22	64,670	374	10,772,677
17. Incurred during current year.....	750	10,597,162			4,376	138,762,757	663	1,467,855	5,789	150,827,774
Settled during current year:										
18.1 By payment in full.....	804	11,047,108			4,260	131,266,237	242	803,948	5,306	143,117,293
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	804	11,047,108	0	0	4,260	131,266,237	242	803,948	5,306	143,117,293
18.4 Reduction by compromise.....							427	683,310	427	683,310
18.5 Amount rejected.....										0
18.6 Total settlements.....	804	11,047,108	0	0	4,260	131,266,237	669	1,487,258	5,733	143,800,603
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	103	2,422,183	0	0	311	15,332,399	16	45,267	430	17,799,848
POLICY EXHIBIT										
20. In force December 31, prior year.....	18,248	1,184,053,220		(a)	1,094	34,746,191,455	2,231	7,019,784	21,573	35,937,264,460
21. Issued during year.....					475	173,328,224			475	173,328,224
22. Other changes to in force (Net).....	(1,170)	(55,924,670)			(507)	(15,409,276)	(173)	(329,417)	(1,850)	(71,663,363)
23. In force December 31 of current year.....	17,078	1,128,128,550	0	(a)	1,062	34,904,110,403	2,058	6,690,367	20,198	36,038,929,321

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	54,597,021	52,660,417		49,847,710	50,616,649
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	2,021,496	2,097,348		418,780	852,387
25.2 Guaranteed renewable (b).....	2,603,197	2,585,886		2,102,646	2,050,760
25.3 Non-renewable for stated reasons only (b).....	13,845	13,845			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,638,538	4,697,079	0	2,521,426	2,903,147
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	59,235,559	57,357,496	0	52,369,136	53,519,796

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





DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	6,136,260		36,709,834		42,846,094
2. Annuity considerations.....	431,390		469,134		900,524
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	6,567,650	0	37,178,968	0	43,746,618
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	676,923				676,923
6.2 Applied to pay renewal premiums.....	562,423				562,423
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,166,035			130,066	3,296,101
6.4 Other.....	38,760				38,760
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,444,141	0	0	130,066	4,574,207
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	4,444,145	0	0	130,066	4,574,211
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	9,947,470		58,868,013	345,853	69,161,336
10. Matured endowments.....	567,280			36,296	603,576
11. Annuity benefits.....	5,117,330		46,980,406		52,097,736
12. Surrender values and withdrawals for life contracts.....	10,986,056		2,570,405	47,069	13,603,530
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	85,849	0	308,447	0	394,296
14. All other benefits, except accident and health.....					0
15. Totals.....	26,703,985	0	108,727,271	429,218	135,860,474

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			210,976		210,976
1302. Waived premium due to disability.....	85,849				85,849
1303. Group disability benefits.....			97,471		97,471
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	85,849	0	308,447	0	394,296

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	112	1,250,886			121	3,712,136	26	74,714	259	5,037,736
17. Incurred during current year.....	686	8,528,891			2,589	56,748,379	838	1,351,161	4,113	66,628,431
Settled during current year:										
18.1 By payment in full.....	720	8,319,753			2,515	54,304,258	212	622,834	3,447	63,246,845
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	720	8,319,753	0	0	2,515	54,304,258	212	622,834	3,447	63,246,845
18.4 Reduction by compromise.....							623	717,029	623	717,029
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	720	8,319,753	0	0	2,515	54,304,258	835	1,339,863	4,070	63,963,874
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	78	1,460,024	0	0	195	6,156,257	29	86,012	302	7,702,293
POLICY EXHIBIT										
20. In force December 31, prior year.....	15,284	1,003,426,577		(a)	452	22,709,032,323	2,811	8,991,796	18,547	23,721,450,695
21. Issued during year.....	2	121,000			417	414,755,749			419	414,876,749
22. Other changes to in force (Net).....	(897)	(61,153,541)			(456)	210,576,103	(166)	(225,321)	(1,519)	149,197,241
23. In force December 31 of current year.....	14,389	942,394,036	0	(a)	413	23,334,364,175	2,645	8,766,475	17,447	24,285,524,685

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	67,957,518	66,770,509		51,355,868	50,890,582
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	2,956,585	3,032,083		2,234,920	5,926,771
25.2 Guaranteed renewable (b).....	5,367,782	5,407,999		1,624,309	2,583,975
25.3 Non-renewable for stated reasons only (b).....	22,925	22,925			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,347,292	8,463,007	0	3,859,229	8,510,746
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	76,304,810	75,233,516	0	55,215,097	59,401,328

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



DIRECT BUSINESS IN OTHER ALIEN GRAND TOTAL DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	75,851		5,826,602		5,902,453
2. Annuity considerations.....	1,457		(623)		834
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	77,308	0	5,825,979	0	5,903,287
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	637			(508)	129
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,718			841	7,559
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	7,355	0	0	333	7,688
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	7,355	0	0	333	7,688
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	69,838				69,838
10. Matured endowments.....	5,584				5,584
11. Annuity benefits.....	147		3,816,272		3,816,419
12. Surrender values and withdrawals for life contracts.....	47,161		904,603		951,764
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	122,730	0	4,720,875	0	4,843,605

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....					0
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	45	1,702,487							45	1,702,487
17. Incurred during current year.....	12	445,975							12	445,975
Settled during current year:										
18.1 By payment in full.....	19	60,078							19	60,078
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	19	60,078	0	0	0	0	0	0	19	60,078
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	19	60,078	0	0	0	0	0	0	19	60,078
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	38	2,088,384	0	0	0	0	0	0	38	2,088,384
POLICY EXHIBIT										
20. In force December 31, prior year.....	5,346	1,118,064,466	(a)		381	3,918,656,770			5,727	5,036,721,236
21. Issued during year.....						418,005,547			0	418,005,547
22. Other changes to in force (Net).....	(255)	57,902,771			(381)	(663,416,707)			(636)	(605,513,936)
23. In force December 31 of current year.....	5,091	1,175,967,237	0	(a)	0	3,873,245,610	0	0	5,091	4,849,212,847

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	3,620,357	3,623,739		662,565	655,055
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	170,952	170,952		546,647	476,723
25.2 Guaranteed renewable (b).....	5,652	5,652		70,281	70,281
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).....	176,604	176,604	0	616,928	547,004
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,796,961	3,800,343	0	1,279,493	1,202,059

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





DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	95,893,984		250,277,785		346,171,769
2. Annuity considerations.....	6,286,100		18,269,349		24,555,449
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			191,902,732		191,902,732
5. Totals (Sum of Lines 1 to 4).....	102,180,084	0	460,449,866	0	562,629,950
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	6,979,455				6,979,455
6.2 Applied to pay renewal premiums.....	6,121,748				6,121,748
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	51,677,093			1,980,198	53,657,291
6.4 Other.....	440,425				440,425
6.5 Totals (Sum of Lines 6.1 to 6.4).....	65,218,721	0	0	1,980,198	67,198,919
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	190				190
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	190	0	0	0	190
8. Grand Totals (Lines 6.5 + 7.4).....	65,218,911	0	0	1,980,198	67,199,109
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	190,113,610		396,241,367	8,380,751	594,735,728
10. Matured endowments.....	9,114,565			630,163	9,744,728
11. Annuity benefits.....	66,034,867		272,928,424		338,963,291
12. Surrender values and withdrawals for life contracts.....	315,937,788		420,856,148	609,020	737,402,956
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,715,681	0	2,153,243	0	3,868,924
14. All other benefits, except accident and health.....					0
15. Totals.....	582,916,511	0	1,092,179,182	9,619,934	1,684,715,627

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			2,138,288		2,138,288
1302. Waived premium due to disability.....	1,711,457				1,711,457
1303. Group disability benefits.....			14,955		14,955
1398. Summary of remaining write-ins for Line 13 from overflow page.....	4,224	0	0	0	4,224
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	1,715,681	0	2,153,243	0	3,868,924

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1,758	24,929,466			820	20,439,066	398	995,127	2,976	46,363,658
17. Incurred during current year.....	13,376	154,864,655			14,782	377,261,502	12,699	25,906,280	40,857	558,032,437
Settled during current year:										
18.1 By payment in full.....	13,694	157,265,650			14,538	365,476,262	4,726	14,843,238	32,958	537,585,150
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	13,694	157,265,650	0	0	14,538	365,476,262	4,726	14,843,238	32,958	537,585,150
18.4 Reduction by compromise.....							7,936	10,833,026	7,936	10,833,026
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	13,694	157,265,650	0	0	14,538	365,476,262	12,662	25,676,264	40,894	548,418,176
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1,440	22,528,471	0	0	1,064	32,224,306	435	1,225,143	2,939	55,977,919
POLICY EXHIBIT										
20. In force December 31, prior year.....	276,915	12,143,365,096		(a).....	4,643	161,421,792,687	46,929	145,667,360	328,487	173,710,825,142
21. Issued during year.....	23	2,737,000			2,241	1,864,895,080			2,264	1,867,632,080
22. Other changes to in force (Net).....	(17,138)	(448,197,710)			(2,284)	(1,258,584,294)	(3,985)	(8,220,348)	(23,407)	(1,715,002,352)
23. In force December 31 of current year.....	259,800	11,697,904,386	0	(a).....	4,600	162,028,103,473	42,944	137,447,012	307,344	173,863,454,870

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	296,112,497	287,833,867		186,277,898	182,280,858
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	15,175,575	15,768,002		7,715,076	12,887,553
25.2 Guaranteed renewable (b).....	22,472,716	22,616,771		13,764,181	17,469,493
25.3 Non-renewable for stated reasons only (b).....	306,126	326,449			(7,082)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	37,954,417	38,711,222	0	21,479,257	30,349,964
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	334,066,914	326,545,089	0	207,757,155	212,630,822

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



DIRECT BUSINESS IN PUERTO RICO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,193,081		14,765,777		15,958,858
2. Annuity considerations.....	4,219		(72,439)		(68,220)
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			2,195,244		2,195,244
5. Totals (Sum of Lines 1 to 4).....	1,197,300	0	16,888,582	0	18,085,882
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	149,506				149,506
6.2 Applied to pay renewal premiums.....	27,191				27,191
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	641,965			2,216	644,181
6.4 Other.....	9,645				9,645
6.5 Totals (Sum of Lines 6.1 to 6.4).....	828,307	0	0	2,216	830,523
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	1				1
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1	0	0	0	1
8. Grand Totals (Lines 6.5 + 7.4).....	828,308	0	0	2,216	830,524
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,873,584		16,300,108	6,635	18,180,327
10. Matured endowments.....	17,236			10,327	27,563
11. Annuity benefits.....	91,175		8,855,957		8,947,132
12. Surrender values and withdrawals for life contracts.....	1,489,898		4,151,572		5,641,470
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	83,994	0	0	0	83,994
14. All other benefits, except accident and health.....					0
15. Totals.....	3,555,887	0	29,307,637	16,962	32,880,486

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	70,278				70,278
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	13,716	0	0	0	13,716
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	83,994	0	0	0	83,994

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	130,567			30	574,155		(1)	36	704,722
17. Incurred during current year.....	68	1,417,639			607	14,955,925	20	51,035	695	16,424,599
Settled during current year:										
18.1 By payment in full.....	65	1,479,187			605	15,036,439	8	21,580	678	16,537,206
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	65	1,479,187	0	0	605	15,036,439	8	21,580	678	16,537,206
18.4 Reduction by compromise.....							12	29,455	12	29,455
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	65	1,479,187	0	0	605	15,036,439	20	51,035	690	16,566,661
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	9	69,019	0	0	32	493,641	0	(1)	41	562,660
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,693	147,043,436		(a)	76	5,144,508,667	56	160,390	1,825	5,291,712,492
21. Issued during year.....	1	250,000			11	191,759,267			12	192,009,267
22. Other changes to in force (Net).....	(126)	(2,306,535)			(22)	(190,431,583)	(5)	(15,831)	(153)	(192,753,949)
23. In force December 31 of current year.....	1,568	144,986,901	0	(a)	65	5,145,836,351	51	144,559	1,684	5,290,967,810

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	14,038,246	14,964,003		7,305,314	7,196,896
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	649,998	659,863		1,794,698	1,238,360
25.2 Guaranteed renewable (b).....	2,026	1,617			
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).....	652,024	661,480	0	1,794,698	1,238,360
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	14,690,270	15,625,483	0	9,100,012	8,435,256

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





DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	10,790,734		11,945,058		22,735,792
2. Annuity considerations.....	594,967		6,701,049		7,296,016
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,845,527		1,845,527
5. Totals (Sum of Lines 1 to 4).....	11,385,701	0	20,491,634	0	31,877,335
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	740,755				740,755
6.2 Applied to pay renewal premiums.....	711,058				711,058
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,779,021			122,474	4,901,495
6.4 Other.....	80,782				80,782
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,311,616	0	0	122,474	6,434,090
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	146				146
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	146	0	0	0	146
8. Grand Totals (Lines 6.5 + 7.4).....	6,311,762	0	0	122,474	6,434,236
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	15,997,621		22,910,242	660,107	39,567,970
10. Matured endowments.....	885,997			37,217	923,214
11. Annuity benefits.....	5,802,730		25,362,252		31,164,982
12. Surrender values and withdrawals for life contracts.....	41,357,431		189,054	79,911	41,626,396
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	187,287	0	1,423	0	188,710
14. All other benefits, except accident and health.....					0
15. Totals.....	64,231,066	0	48,462,971	777,235	113,471,272

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			1,423		1,423
1302. Waived premium due to disability.....	187,287				187,287
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	187,287	0	1,423	0	188,710

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	203	3,252,550			31	1,207,685	25	55,764	259	4,515,999
17. Incurred during current year.....	1,263	15,880,198			776	21,331,187	1,048	2,197,387	3,087	39,408,772
Settled during current year:										
18.1 By payment in full.....	1,326	13,368,881			764	21,121,258	385	1,156,705	2,475	35,646,844
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,326	13,368,881	0	0	764	21,121,258	385	1,156,705	2,475	35,646,844
18.4 Reduction by compromise.....							652	992,935	652	992,935
18.5 Amount rejected.....										0
18.6 Total settlements.....	1,326	13,368,881	0	0	764	21,121,258	1,037	2,149,640	3,127	36,639,779
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	140	5,763,867	0	0	43	1,417,614	36	103,511	219	7,284,992
POLICY EXHIBIT										
20. In force December 31, prior year.....	24,208	1,539,463,362		(a).....	869	7,553,758,840	2,998	8,690,022	28,075	9,101,912,224
21. Issued during year.....	3	915,000			40	21,076,862			43	21,991,862
22. Other changes to in force (Net).....	(1,678)	(57,227,638)			(68)	59,732,845	(310)	(709,920)	(2,056)	1,795,287
23. In force December 31 of current year.....	22,533	1,483,150,724	0	(a).....	841	7,634,568,547	2,688	7,980,102	26,062	9,125,699,373

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	11,529,724	11,217,268		9,672,365	9,552,979
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,109,576	1,153,614		495,773	1,439,111
25.2 Guaranteed renewable (b).....	3,073,057	3,091,091		2,484,823	5,113,190
25.3 Non-renewable for stated reasons only (b).....	12,313	15,375			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,194,946	4,260,080	0	2,980,596	6,552,301
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	15,724,670	15,477,348	0	12,652,961	16,105,280

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



DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	25,387,063		145,745,412		171,132,475
2. Annuity considerations.....	280,813		2,853,184		3,133,997
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			2,254,518		2,254,518
5. Totals (Sum of Lines 1 to 4).....	25,667,876	0	150,853,114	0	176,520,990
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,714,337				1,714,337
6.2 Applied to pay renewal premiums.....	1,096,462				1,096,462
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	10,371,361			185,355	10,556,716
6.4 Other.....	150,713				150,713
6.5 Totals (Sum of Lines 6.1 to 6.4).....	13,332,873	0	0	185,355	13,518,228
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	3				3
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	3	0	0	0	3
8. Grand Totals (Lines 6.5 + 7.4).....	13,332,876	0	0	185,355	13,518,231
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	46,135,499		171,102,062	551,954	217,789,515
10. Matured endowments.....	1,486,814			64,956	1,551,770
11. Annuity benefits.....	12,078,624		74,611,968		86,690,592
12. Surrender values and withdrawals for life contracts.....	60,481,027		885,419	54,365	61,420,811
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	473,930	0	293,391	0	767,321
14. All other benefits, except accident and health.....					0
15. Totals.....	120,655,894	0	246,892,840	671,275	368,220,009

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			278,591		278,591
1302. Waived premium due to disability.....	473,930				473,930
1303. Group disability benefits.....			14,800		14,800
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	473,930	0	293,391	0	767,321

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	300	6,155,541			267	13,496,237	39	114,115	606	19,765,894
17. Incurred during current year.....	2,170	36,811,141			6,194	161,268,287	1,200	2,272,958	9,564	200,352,386
Settled during current year:										
18.1 By payment in full.....	2,243	37,250,117			6,076	157,828,962	394	1,001,025	8,713	196,080,104
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,243	37,250,117	0	0	6,076	157,828,962	394	1,001,025	8,713	196,080,104
18.4 Reduction by compromise.....		35,000					788	1,220,347	788	1,255,347
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,243	37,285,117	0	0	6,076	157,828,962	1,182	2,221,372	9,501	197,335,451
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	227	5,681,565	0	0	385	16,935,562	57	165,701	669	22,782,829
POLICY EXHIBIT										
20. In force December 31, prior year.....	49,269	2,838,592,489		(a).....	748	60,227,086,779	4,468	13,473,713	54,485	63,079,152,981
21. Issued during year.....	14	554,000			312	165,520,555			326	166,074,555
22. Other changes to in force (Net).....	(2,568)	(51,523,982)			(361)	52,973,575	(263)	(368,839)	(3,192)	1,080,754
23. In force December 31 of current year.....	46,715	2,787,622,507	0	(a).....	699	60,445,580,909	4,205	13,104,874	51,619	63,246,308,290

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	76,682,056	74,922,436		71,170,308	70,789,032
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	4,368,524	4,541,479		3,405,890	5,233,882
25.2 Guaranteed renewable (b).....	4,200,852	4,164,506		2,083,473	2,311,744
25.3 Non-renewable for stated reasons only (b).....	38,101	38,131			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,607,477	8,744,116	0	5,489,363	7,545,626
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	85,289,533	83,666,552	0	76,659,671	78,334,658

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





DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,246,350		10,237,905		11,484,255
2. Annuity considerations.....	68,962		(98,788)		(29,826)
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,315,312	0	10,139,117	0	11,454,429
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	144,774				144,774
6.2 Applied to pay renewal premiums.....	64,138				64,138
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	472,209			9,577	481,786
6.4 Other.....	14,020				14,020
6.5 Totals (Sum of Lines 6.1 to 6.4).....	695,141	0	0	9,577	704,718
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	695,141	0	0	9,577	704,718
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,407,403		24,662,348	69,237	27,138,988
10. Matured endowments.....	32,300			3,550	35,850
11. Annuity benefits.....	118,004		6,421,287		6,539,291
12. Surrender values and withdrawals for life contracts.....	3,515,103		4,987,830	15,428	8,518,361
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	6,866	0	0	0	6,866
14. All other benefits, except accident and health.....					0
15. Totals.....	6,079,676	0	36,071,465	88,215	42,239,356

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	6,866				6,866
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	6,866	0	0	0	6,866

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	11	111,368			22	1,010,002	4	16,547	37	1,137,917
17. Incurred during current year.....	89	1,973,827			664	22,534,063	58	181,180	811	24,689,070
Settled during current year:										
18.1 By payment in full.....	85	1,910,788			643	22,735,933	27	120,970	755	24,767,691
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	85	1,910,788	0	0	643	22,735,933	27	120,970	755	24,767,691
18.4 Reduction by compromise.....							33	68,715	33	68,715
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	85	1,910,788	0	0	643	22,735,933	60	189,685	788	24,836,406
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	15	174,407	0	0	43	808,132	2	8,042	60	990,581
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,156	126,613,354	(a)		516	7,562,773,627	213	696,157	2,885	7,690,083,138
21. Issued during year.....					102	70,529,045			102	70,529,045
22. Other changes to in force (Net).....	(146)	(7,765,261)			(117)	45,277,766	(21)	(42,864)	(284)	37,469,641
23. In force December 31 of current year.....	2,010	118,848,093	0	(a)	501	7,878,580,438	192	653,293	2,703	7,798,081,824

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	12,696,251	12,249,638		8,306,207	8,309,728
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	390,909	399,852		244,359	360,050
25.2 Guaranteed renewable (b).....	984,322	994,611		569,918	992,336
25.3 Non-renewable for stated reasons only (b).....	24,609	24,609			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,399,840	1,419,072	0	814,277	1,352,386
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	14,096,091	13,668,710	0	9,120,484	9,662,114

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



DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	22,971,332		139,110,050		162,081,382
2. Annuity considerations.....	1,179,557		25,349,154		26,528,711
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			3,914,613		3,914,613
5. Totals (Sum of Lines 1 to 4).....	24,150,889	0	168,373,817	0	192,524,706
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,512,925				1,512,925
6.2 Applied to pay renewal premiums.....	1,582,533				1,582,533
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	10,113,268			251,149	10,364,417
6.4 Other.....	137,253				137,253
6.5 Totals (Sum of Lines 6.1 to 6.4).....	13,345,979	0	0	251,149	13,597,128
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	5				5
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	5	0	0	0	5
8. Grand Totals (Lines 6.5 + 7.4).....	13,345,984	0	0	251,149	13,597,133
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	36,535,357		218,091,335	741,507	255,368,199
10. Matured endowments.....	1,795,079			74,094	1,869,173
11. Annuity benefits.....	18,162,090		131,097,418		149,259,508
12. Surrender values and withdrawals for life contracts.....	77,166,001		50,367,142	73,532	127,606,675
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	267,044	0	1,026,226	0	1,293,270
14. All other benefits, except accident and health.....					0
15. Totals.....	133,925,571	0	400,582,121	889,133	535,396,825

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			1,026,226		1,026,226
1302. Waived premium due to disability.....	267,044				267,044
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	267,044	0	1,026,226	0	1,293,270

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	306	6,645,007			305	14,037,067	63	140,260	674	20,822,334
17. Incurred during current year.....	1,854	29,149,318			6,991	202,860,013	1,500	2,922,457	10,345	234,931,788
Settled during current year:										
18.1 By payment in full.....	1,906	30,294,340			6,834	201,134,480	515	1,331,629	9,255	232,760,449
18.2 By payment on compromised claims.....		59,000							0	59,000
18.3 Totals paid.....	1,906	30,353,340	0	0	6,834	201,134,480	515	1,331,629	9,255	232,819,449
18.4 Reduction by compromise.....							999	1,597,276	999	1,597,276
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,906	30,353,340	0	0	6,834	201,134,480	1,514	2,928,905	10,254	234,416,725
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	254	5,440,985	0	0	462	15,762,600	49	133,812	765	21,337,397
POLICY EXHIBIT										
20. In force December 31, prior year.....	42,659	2,876,415,327		(a)	1,339	54,963,226,252	6,947	19,561,029	50,945	57,859,202,608
21. Issued during year.....	6	567,558			346	549,578,344			352	550,145,902
22. Other changes to in force (Net).....	(2,576)	(111,995,269)			(449)	(349,110,066)	(401)	(516,274)	(3,426)	(461,621,609)
23. In force December 31 of current year.....	40,089	2,764,987,616	0	(a)	1,236	55,163,694,530	6,546	19,044,755	47,871	57,947,726,901

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	144,301,783	138,480,713		99,427,264	96,794,995
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	5,636,621	5,835,785		2,447,050	2,758,866
25.2 Guaranteed renewable (b).....	8,875,546	8,884,734		5,441,060	6,060,558
25.3 Non-renewable for stated reasons only (b).....	91,203	92,843			(3,394)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	14,603,370	14,813,362	0	7,888,110	8,816,030
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	158,905,153	153,294,075	0	107,315,374	105,611,025

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





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DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	89,995,909		608,939,057		698,934,966
2. Annuity considerations.....	4,819,828		20,894,424		25,714,252
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			48,374,208		48,374,208
5. Totals (Sum of Lines 1 to 4).....	94,815,737	0	678,207,689	0	773,023,426
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,045,770				3,045,770
6.2 Applied to pay renewal premiums.....	3,199,594				3,199,594
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	34,677,934			265,384	34,943,318
6.4 Other.....	441,361				441,361
6.5 Totals (Sum of Lines 6.1 to 6.4).....	41,364,659	0	0	265,384	41,630,043
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	96				96
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	96	0	0	0	96
8. Grand Totals (Lines 6.5 + 7.4).....	41,364,755	0	0	265,384	41,630,139
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	104,099,275		782,975,498	880,227	887,955,000
10. Matured endowments.....	3,581,154			84,270	3,665,424
11. Annuity benefits.....	31,899,105		345,983,171		377,882,276
12. Surrender values and withdrawals for life contracts.....	199,385,892		58,076,622	142,015	257,604,529
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	649,322	0	1,959,749	0	2,609,071
14. All other benefits, except accident and health.....					0
15. Totals.....	339,614,748	0	1,188,995,040	1,106,512	1,529,716,300

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			1,920,067		1,920,067
1302. Waived premium due to disability.....	646,802				646,802
1303. Group disability benefits.....			39,682		39,682
1398. Summary of remaining write-ins for Line 13 from overflow page.....	2,520	0	0	0	2,520
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	649,322	0	1,959,749	0	2,609,071

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	749	19,712,550			1,187	56,456,561	59	143,814	1,995	76,312,924
17. Incurred during current year.....	3,611	81,304,263			21,844	756,558,125	1,317	3,029,690	26,772	840,892,078
Settled during current year:										
18.1 By payment in full.....	3,848	84,763,068			21,368	722,206,539	488	1,577,065	25,704	808,546,672
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3,848	84,763,068	0	0	21,368	722,206,539	488	1,577,065	25,704	808,546,672
18.4 Reduction by compromise.....							825	1,402,014	825	1,402,014
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3,848	84,763,068	0	0	21,368	722,206,539	1,313	2,979,079	26,529	809,948,686
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	512	16,253,745	0	0	1,663	90,808,147	63	194,425	2,238	107,256,316
POLICY EXHIBIT										
20. In force December 31, prior year.....	115,804	12,473,735,293		(a).....	10,970	286,633,152,937	5,794	19,891,025	132,568	299,126,779,255
21. Issued during year.....	32	3,547,700			3,930	10,195,533,336			3,962	10,199,081,036
22. Other changes to in force (Net).....	(6,068)	(470,888,994)			(4,369)	(8,840,535,332)	(365)	(729,961)	(10,802)	(9,312,154,287)
23. In force December 31 of current year.....	109,768	12,006,393,999	0	(a).....	10,531	287,988,150,941	5,429	19,161,064	125,728	300,013,706,004

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	727,753,867	702,678,894		522,172,299	504,336,439
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	20,036,125	20,635,679		10,857,114	24,245,420
25.2 Guaranteed renewable (b).....	18,685,353	18,553,931		9,369,675	11,049,963
25.3 Non-renewable for stated reasons only (b).....	186,968	206,490		(558)	(6,701)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	38,908,446	39,396,100	0	20,226,231	35,288,682
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	766,662,313	742,074,994	0	542,398,530	539,625,121

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



DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,701,336		43,744,915		48,446,251
2. Annuity considerations.....	540,452		63,009		603,461
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			464,773		464,773
5. Totals (Sum of Lines 1 to 4).....	5,241,788	0	44,272,697	0	49,514,485
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	324,675				324,675
6.2 Applied to pay renewal premiums.....	149,236				149,236
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,314,408			152,340	2,466,748
6.4 Other.....	27,179				27,179
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,815,498	0	0	152,340	2,967,838
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	2				2
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2	0	0	0	2
8. Grand Totals (Lines 6.5 + 7.4).....	2,815,500	0	0	152,340	2,967,840
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	9,537,388		83,680,204	678,265	93,895,857
10. Matured endowments.....	768,099			31,461	799,560
11. Annuity benefits.....	3,523,825		23,055,501		26,579,326
12. Surrender values and withdrawals for life contracts.....	28,601,587		1,512,688	30,891	30,145,166
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	52,711	0	1,002,776	0	1,055,487
14. All other benefits, except accident and health.....					0
15. Totals.....	42,483,610	0	109,251,169	740,617	152,475,396

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			962,433		962,433
1302. Waived premium due to disability.....	52,711				52,711
1303. Group disability benefits.....			40,343		40,343
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	52,711	0	1,002,776	0	1,055,487

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	110	1,203,678			141	5,445,653	39	104,362	290	6,753,693
17. Incurred during current year.....	720	8,794,384			3,016	78,754,781	1,273	2,370,209	5,009	89,919,374
Settled during current year:										
18.1 By payment in full.....	750	8,188,186			2,971	77,165,097	416	1,181,744	4,137	86,535,027
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	750	8,188,186	0	0	2,971	77,165,097	416	1,181,744	4,137	86,535,027
18.4 Reduction by compromise.....							860	1,199,919	860	1,199,919
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	750	8,188,186	0	0	2,971	77,165,097	1,276	2,381,663	4,997	87,734,946
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	80	1,809,876	0	0	186	7,035,337	36	92,908	302	8,938,121
POLICY EXHIBIT										
20. In force December 31, prior year.....	13,901	727,820,760		(a)	438	30,369,587,933	3,907	11,789,416	18,246	31,109,198,110
21. Issued during year.....	1	10,000			227	162,664,566			228	162,674,566
22. Other changes to in force (Net).....	(898)	(39,717,352)			(215)	883,192,028	(265)	(379,724)	(1,378)	843,094,952
23. In force December 31 of current year.....	13,004	688,113,408	0	(a)	450	31,415,444,527	3,642	11,409,692	17,096	32,114,967,628

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	53,950,458	52,291,822		40,119,184	38,781,266
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,472,722	1,527,797		1,229,420	1,480,621
25.2 Guaranteed renewable (b).....	1,378,277	1,367,683		920,998	1,005,136
25.3 Non-renewable for stated reasons only (b).....	8,865	31,651			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,859,864	2,927,131	0	2,150,418	2,485,757
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	56,810,322	55,218,953	0	42,269,602	41,267,023

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





DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	44,745,817		163,925,649		208,671,466
2. Annuity considerations.....	2,584,649		9,363,603		11,948,252
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			3,718,182		3,718,182
5. Totals (Sum of Lines 1 to 4).....	47,330,466	0	177,007,434	0	224,337,900
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,472,324				2,472,324
6.2 Applied to pay renewal premiums.....	2,403,849				2,403,849
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	16,896,787			390,858	17,287,645
6.4 Other.....	256,733				256,733
6.5 Totals (Sum of Lines 6.1 to 6.4).....	22,029,693	0	0	390,858	22,420,551
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	43				43
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	43	0	0	0	43
8. Grand Totals (Lines 6.5 + 7.4).....	22,029,736	0	0	390,858	22,420,594
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	69,587,606		422,048,421	1,521,602	493,157,629
10. Matured endowments.....	2,668,395			68,765	2,737,160
11. Annuity benefits.....	24,468,710		139,757,041		164,225,751
12. Surrender values and withdrawals for life contracts.....	107,567,664		14,261,680	105,936	121,935,280
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	486,877	0	1,066,038	0	1,552,915
14. All other benefits, except accident and health.....					0
15. Totals.....	204,779,252	0	577,133,180	1,696,303	783,608,735

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			1,015,341		1,015,341
1302. Waived premium due to disability.....	486,877				486,877
1303. Group disability benefits.....			50,697		50,697
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	486,877	0	1,066,038	0	1,552,915

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	571	10,386,666			330	13,773,140	86	219,992	987	24,379,797
17. Incurred during current year.....	3,468	54,000,916			10,440	395,920,097	2,274	5,390,481	16,182	455,311,494
Settled during current year:										
18.1 By payment in full.....	3,623	56,747,156			10,341	389,260,056	755	2,649,280	14,719	448,656,492
18.2 By payment on compromised claims.....								0		0
18.3 Totals paid.....	3,623	56,747,156	0	0	10,341	389,260,056	755	2,649,280	14,719	448,656,492
18.4 Reduction by compromise.....							1,529	2,733,105	1,529	2,733,105
18.5 Amount rejected.....								0		0
18.6 Total settlements.....	3,623	56,747,156	0	0	10,341	389,260,056	2,284	5,382,385	16,248	451,389,597
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	416	7,640,426	0	0	429	20,433,181	76	228,088	921	28,301,694
POLICY EXHIBIT										
20. In force December 31, prior year.....	80,125	6,305,738,077	(a)		2,216	109,199,734,996	9,167	28,965,917	91,508	115,534,438,990
21. Issued during year.....	10	950,000			1,070	2,071,907,476			1,080	2,072,857,476
22. Other changes to in force (Net).....	(4,851)	(296,740,554)			(1,149)	(1,754,152,255)	(625)	(1,253,191)	(6,625)	(2,052,146,000)
23. In force December 31 of current year.....	75,284	6,009,947,523	0	(a)	2,137	109,517,490,217	8,542	27,712,726	85,963	115,555,150,466

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	207,888,981	200,408,411		177,262,450	173,460,831
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	9,021,239	9,289,619		2,467,045	6,361,186
25.2 Guaranteed renewable (b).....	12,382,526	12,523,662		8,442,379	12,879,805
25.3 Non-renewable for stated reasons only (b).....	75,967	91,227			(2,027)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	21,479,732	21,904,508	0	10,909,424	19,238,964
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	229,368,713	222,312,919	0	188,171,874	192,699,795

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



DIRECT BUSINESS IN U.S. VIRGIN ISLANDS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	908,365		625,058		1,533,423
2. Annuity considerations.....	33,936				33,936
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	942,301	0	625,058	0	1,567,359
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	9,715				9,715
6.2 Applied to pay renewal premiums.....	61,113				61,113
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	331,128			574	331,702
6.4 Other.....	2,789				2,789
6.5 Totals (Sum of Lines 6.1 to 6.4).....	404,745	0	0	574	405,319
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	404,745	0	0	574	405,319
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	239,265				239,265
10. Matured endowments.....	16,804			527	17,331
11. Annuity benefits.....	1,399		426,267		427,666
12. Surrender values and withdrawals for life contracts.....	292,922		18,731		311,653
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	550,390	0	444,998	527	995,915

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....					0
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	54,252			2	57,952		(0)	5	112,203
17. Incurred during current year.....	15	191,389			(1)	(8,341)	5	5,400	19	188,448
Settled during current year:										
18.1 By payment in full.....	16	203,501					2	527	18	204,028
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	16	203,501	0	0	0	0	2	527	18	204,028
18.4 Reduction by compromise.....							3	4,874	3	4,874
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	16	203,501	0	0	0	0	5	5,401	21	208,902
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	42,140	0	0	1	49,611	0	(1)	3	91,749
POLICY EXHIBIT										
20. In force December 31, prior year.....	331	83,950,710		(a)	32	146,184,970	16	44,997	379	230,180,677
21. Issued during year.....					21				21	0
22. Other changes to in force (Net).....	(20)	(1,273,867)			(22)		(1)	127	(43)	(1,273,740)
23. In force December 31 of current year.....	311	82,676,843	0	(a)	31	146,184,970	15	45,124	357	228,906,937

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	1,299,075	1,251,297		447,334	441,216
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	4,132	4,207			(641)
25.2 Guaranteed renewable (b).....	1,191	1,007		303	280
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).....	5,323	5,214	0	303	(361)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,304,398	1,256,511	0	447,637	440,855

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





DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,527,927		8,292,945		13,820,872
2. Annuity considerations.....	217,432		957,521		1,174,953
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			75,912,308		75,912,308
5. Totals (Sum of Lines 1 to 4).....	5,745,359	0	85,162,774	0	90,908,133
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	465,978				465,978
6.2 Applied to pay renewal premiums.....	450,357				450,357
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,352,329			41,905	3,394,234
6.4 Other.....	72,490				72,490
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,341,154	0	0	41,905	4,383,059
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	4,341,154	0	0	41,905	4,383,059
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	8,885,051		12,684,513	241,996	21,811,560
10. Matured endowments.....	406,236			3,879	410,115
11. Annuity benefits.....	3,949,521		8,052,959		12,002,480
12. Surrender values and withdrawals for life contracts.....	17,951,239		196,258,560	10,208	214,220,007
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	67,946	0	0	0	67,946
14. All other benefits, except accident and health.....					0
15. Totals.....	31,259,993	0	216,996,032	256,083	248,512,108

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	67,946				67,946
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	67,946	0	0	0	67,946

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	87	1,076,116			23	529,915	11	27,670	121	1,633,700
17. Incurred during current year.....	588	7,159,412			620	11,949,375	302	686,690	1,510	19,795,477
Settled during current year:										
18.1 By payment in full.....	605	7,339,209			606	11,701,144	134	414,284	1,345	19,454,637
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	605	7,339,209	0	0	606	11,701,144	134	414,284	1,345	19,454,637
18.4 Reduction by compromise.....							172	279,756	172	279,756
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	605	7,339,209	0	0	606	11,701,144	306	694,040	1,517	19,734,393
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	70	896,319	0	0	37	778,146	7	20,320	114	1,694,784
POLICY EXHIBIT										
20. In force December 31, prior year.....	15,208	768,633,309		(a)	90	3,841,807,969	1,087	3,088,476	16,385	4,613,529,754
21. Issued during year.....	2	400,000			31	17,277,319			33	17,677,319
22. Other changes to in force (Net).....	(843)	(23,928,367)			(30)	(50,122,977)	(85)	(164,724)	(968)	(74,216,068)
23. In force December 31 of current year.....	14,367	745,104,942	0	(a)	91	3,808,962,311	1,002	2,923,752	15,460	4,556,991,005

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	8,315,041	8,056,919		6,852,836	6,840,241
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	529,730	550,189		428,563	398,835
25.2 Guaranteed renewable (b).....	1,207,937	1,205,777		600,187	2,002,629
25.3 Non-renewable for stated reasons only (b).....	3,356	6,365			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,741,023	1,762,331	0	1,028,750	2,401,464
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	10,056,064	9,819,250	0	7,881,586	9,241,705

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



DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	18,126,281		161,455,182		179,581,443
2. Annuity considerations.....	1,123,513		1,381,411		2,504,924
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			100,320,129		100,320,129
5. Totals (Sum of Lines 1 to 4).....	19,249,774	0	263,156,722	0	282,406,496
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,200,877				1,200,877
6.2 Applied to pay renewal premiums.....	1,052,170				1,052,170
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	7,595,473			271,285	7,866,758
6.4 Other.....	98,908				98,908
6.5 Totals (Sum of Lines 6.1 to 6.4).....	9,947,428	0	0	271,285	10,218,713
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	54				54
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	54	0	0	0	54
8. Grand Totals (Lines 6.5 + 7.4).....	9,947,482	0	0	271,285	10,218,767
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	30,368,120		228,398,425	724,291	259,490,836
10. Matured endowments.....	1,146,201			112,336	1,258,537
11. Annuity benefits.....	9,936,639		87,755,923		97,692,562
12. Surrender values and withdrawals for life contracts.....	60,834,559		67,253,558	71,797	128,159,914
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	178,045	0	694,851	0	872,896
14. All other benefits, except accident and health.....					0
15. Totals.....	102,463,564	0	384,102,757	908,424	487,474,745

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			500,859		500,859
1302. Waived premium due to disability.....	178,045				178,045
1303. Group disability benefits.....			193,992		193,992
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	178,045	0	694,851	0	872,896

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	280	6,093,133			337	13,504,166	62	176,756	679	19,774,055
17. Incurred during current year.....	1,560	22,215,938			6,278	219,961,866	1,599	2,799,259	9,437	244,977,063
Settled during current year:										
18.1 By payment in full.....	1,678	24,840,094			6,155	210,687,825	549	1,340,676	8,382	236,868,595
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,678	24,840,094	0	0	6,155	210,687,825	549	1,340,676	8,382	236,868,595
18.4 Reduction by compromise.....							1,062	1,490,823	1,062	1,490,823
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,678	24,840,094	0	0	6,155	210,687,825	1,611	2,831,499	9,444	238,359,418
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	162	3,468,977	0	0	460	22,778,207	50	144,516	672	26,391,700
POLICY EXHIBIT										
20. In force December 31, prior year.....	35,421	2,708,600,679		(a).....	1,527	111,944,049,722	6,095	18,680,132	43,043	114,671,330,533
21. Issued during year.....	12	1,665,500			816	11,403,082,722			828	11,404,748,222
22. Other changes to in force (Net).....	(2,225)	(121,957,189)			(844)	(10,616,387,177)	(408)	(637,230)	(3,477)	(10,738,981,596)
23. In force December 31 of current year.....	33,208	2,588,308,990	0	(a).....	1,499	112,730,745,267	5,687	18,042,902	40,394	115,337,097,159

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	117,797,703	114,845,468		91,360,182	86,671,582
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	3,966,456	4,088,892		1,706,374	2,379,117
25.2 Guaranteed renewable (b).....	9,344,971	9,380,215		3,658,486	5,224,126
25.3 Non-renewable for stated reasons only (b).....	16,619	16,948			(1,519)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	13,328,046	13,486,055	0	5,364,860	7,601,724
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	131,125,749	128,331,523	0	96,725,042	94,273,306

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





DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	20,194,168		89,905,985		110,100,153
2. Annuity considerations.....	1,152,093		5,836,327		6,988,420
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			53,236,009		53,236,009
5. Totals (Sum of Lines 1 to 4).....	21,346,261	0	148,978,321	0	170,324,582
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,575,636				1,575,636
6.2 Applied to pay renewal premiums.....	1,407,230				1,407,230
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	10,975,334			588,647	11,563,981
6.4 Other.....	134,782				134,782
6.5 Totals (Sum of Lines 6.1 to 6.4).....	14,092,982	0	0	588,647	14,681,629
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	51				51
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	51	0	0	0	51
8. Grand Totals (Lines 6.5 + 7.4).....	14,093,033	0	0	588,647	14,681,680
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	40,489,319		107,396,354	2,397,341	150,283,014
10. Matured endowments.....	2,042,182			189,680	2,231,862
11. Annuity benefits.....	23,717,889		58,721,849		82,439,738
12. Surrender values and withdrawals for life contracts.....	117,891,270		44,550,472	236,103	162,677,845
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	167,622	0	196,150	0	363,772
14. All other benefits, except accident and health.....					0
15. Totals.....	184,308,282	0	210,864,825	2,823,124	397,996,231

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			196,150		196,150
1302. Waived premium due to disability.....	167,622				167,622
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	167,622	0	196,150	0	363,772

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	503	5,825,930			253	9,591,648	129	351,791	885	15,769,369
17. Incurred during current year.....	3,359	32,609,317			4,981	98,649,307	3,855	8,150,336	12,195	139,408,960
Settled during current year:										
18.1 By payment in full.....	3,455	33,620,699			4,840	99,034,101	1,415	4,255,375	9,710	136,910,175
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3,455	33,620,699	0	0	4,840	99,034,101	1,415	4,255,375	9,710	136,910,175
18.4 Reduction by compromise.....							2,441	3,910,162	2,441	3,910,162
18.5 Amount rejected.....	1	200,000							1	200,000
18.6 Total settlements.....	3,456	33,820,699	0	0	4,840	99,034,101	3,856	8,165,537	12,152	141,020,337
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	406	4,614,548	0	0	394	9,206,854	128	336,590	928	14,157,992
POLICY EXHIBIT										
20. In force December 31, prior year.....	69,245	3,133,308,903	(a)		1,257	32,618,242,731	13,833	42,547,274	84,335	35,794,098,908
21. Issued during year.....	7	729,000			474	807,573,367			481	808,302,367
22. Other changes to in force (Net).....	(4,599)	(143,643,412)			(508)	(677,971,790)	(1,135)	(2,192,636)	(6,242)	(823,807,838)
23. In force December 31 of current year.....	64,653	2,990,394,491	0	(a)	1,223	32,747,844,308	12,698	40,354,638	78,574	35,778,593,437

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	64,612,189	62,673,285		49,875,769	50,056,979
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	3,458,414	3,589,923		1,401,768	1,212,616
25.2 Guaranteed renewable (b).....	5,475,837	5,453,463		3,138,700	3,577,436
25.3 Non-renewable for stated reasons only (b).....	45,050	41,890			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,979,301	9,085,276	0	4,540,468	4,790,052
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	73,591,490	71,758,561	0	54,416,237	54,847,031

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



DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,841,657		24,428,477		30,270,134
2. Annuity considerations.....	147,351		2,083,049		2,230,400
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			16,405,570		16,405,570
5. Totals (Sum of Lines 1 to 4).....	5,989,008	0	42,917,096	0	48,906,104
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	387,469				387,469
6.2 Applied to pay renewal premiums.....	338,627				338,627
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,487,643			100,776	3,588,419
6.4 Other.....	38,552				38,552
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,252,291	0	0	100,776	4,353,067
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	13				13
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	13	0	0	0	13
8. Grand Totals (Lines 6.5 + 7.4).....	4,252,304	0	0	100,776	4,353,080
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	11,738,181		50,571,682	374,910	62,684,773
10. Matured endowments.....	612,310			43,131	655,441
11. Annuity benefits.....	4,553,188		18,432,746		22,985,934
12. Surrender values and withdrawals for life contracts.....	19,873,147		11,156,891	31,255	31,061,293
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	182,223	0	443,254	0	625,477
14. All other benefits, except accident and health.....					0
15. Totals.....	36,959,049	0	80,604,573	449,296	118,012,918

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			443,254		443,254
1302. Waived premium due to disability.....	182,223				182,223
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	182,223	0	443,254	0	625,477

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	125	1,743,227			76	1,504,608	25	52,792	226	3,300,627
17. Incurred during current year.....	839	10,219,671			2,010	48,779,763	744	1,495,713	3,593	60,495,147
Settled during current year:										
18.1 By payment in full.....	849	9,771,570			1,955	46,649,239	249	678,948	3,053	57,099,757
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	849	9,771,570	0	0	1,955	46,649,239	249	678,948	3,053	57,099,757
18.4 Reduction by compromise.....							486	776,044	486	776,044
18.5 Amount rejected.....										0
18.6 Total settlements.....	849	9,771,570	0	0	1,955	46,649,239	735	1,454,992	3,539	57,875,801
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	115	2,191,328	0	0	131	3,635,132	34	93,513	280	5,919,973
POLICY EXHIBIT										
20. In force December 31, prior year.....	17,056	719,203,486		(a)	375	14,219,733,424	2,617	7,441,475	20,048	14,946,378,385
21. Issued during year.....					223	17,968,284			223	17,968,284
22. Other changes to in force (Net).....	(1,157)	(31,501,488)			(228)	275,531,898	(211)	(390,019)	(1,596)	243,640,391
23. In force December 31 of current year.....	15,899	687,701,998	0	(a)	370	14,513,233,606	2,406	7,051,456	18,675	15,207,987,060

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	28,109,138	26,949,258		26,648,377	26,489,876
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	873,221	921,937		269,000	24,523
25.2 Guaranteed renewable (b).....	1,411,163	1,391,390		1,338,419	989,281
25.3 Non-renewable for stated reasons only (b).....	75,957	75,428		113,529	182,879
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,360,341	2,388,755	0	1,720,948	1,196,683
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	30,469,479	29,338,013	0	28,369,325	27,686,559

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





DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,414,238		7,791,024		9,205,262
2. Annuity considerations.....	49,458		151,220		200,678
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,463,696	0	7,942,244	0	9,405,940
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	79,419				79,419
6.2 Applied to pay renewal premiums.....	76,790				76,790
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	697,826			11,757	709,583
6.4 Other.....	6,792				6,792
6.5 Totals (Sum of Lines 6.1 to 6.4).....	860,827	0	0	11,757	872,584
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	860,827	0	0	11,757	872,584
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,708,214		14,437,928	32,718	16,178,860
10. Matured endowments.....	135,162			4,109	139,271
11. Annuity benefits.....	370,770		5,953,629		6,324,399
12. Surrender values and withdrawals for life contracts.....	2,956,244		922	3,277	2,960,443
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	11,531	0	0	0	11,531
14. All other benefits, except accident and health.....					0
15. Totals.....	5,181,921	0	20,392,479	40,104	25,614,504

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	11,531				11,531
1303. Group disability benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	11,531	0	0	0	11,531

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	27	442,538			20	817,075		(0)	47	1,259,613
17. Incurred during current year.....	124	1,226,015			591	13,498,502	81	144,547	796	14,869,064
Settled during current year:										
18.1 By payment in full.....	142	1,468,075			572	13,318,624	25	59,596	739	14,846,295
18.2 By payment on compromised claims.....		65,000							0	65,000
18.3 Totals paid.....	142	1,533,075	0	0	572	13,318,624	25	59,596	739	14,911,295
18.4 Reduction by compromise.....							55	82,851	55	82,851
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	142	1,533,075	0	0	572	13,318,624	80	142,447	794	14,994,146
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	9	135,478	0	0	39	996,953	1	2,100	49	1,134,531
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,973	194,849,109		(a)	64	4,129,922,824	289	933,363	3,326	4,325,705,296
21. Issued during year.....	1	100,000			12	9,050,352			13	9,150,352
22. Other changes to in force (Net).....	(155)	(6,040,183)			(13)	323,683,397	(22)	(29,386)	(190)	317,613,828
23. In force December 31 of current year.....	2,819	188,908,926	0	(a)	63	4,462,658,573	267	903,977	3,149	4,652,469,476

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	4,898,716	4,782,915		6,240,502	6,138,573
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	223,189	230,266		209,384	458,727
25.2 Guaranteed renewable (b).....	395,064	395,646		245,085	(262,655)
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).....	618,253	625,912	0	454,469	196,072
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	5,516,969	5,408,827	0	6,694,971	6,334,645

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



DIRECT BUSINESS IN Other Alien # 1 DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	93,727		15,002,564		15,096,291
2. Annuity considerations.....	200		(17,567)		(17,367)
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	93,927	0	14,984,997	0	15,078,924
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	481			1	482
6.2 Applied to pay renewal premiums.....	386				386
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	15,362			873	16,235
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	16,229	0	0	874	17,103
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	16,229	0	0	874	17,103
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	59,170				59,170
10. Matured endowments.....					0
11. Annuity benefits.....	123,940		3,944,269		4,068,209
12. Surrender values and withdrawals for life contracts.....	12,152		25,998		38,150
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	195,262	0	3,970,267	0	4,165,529

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....					0
1303. Waived premium due to disability.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	38	2,088,384							38	2,088,384
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	38	2,088,384	0	0	0	0	0	0	38	2,088,384
POLICY EXHIBIT										
20. In force December 31, prior year.....	5,346	1,118,064,466	(a)		381	3,918,656,770			5,727	5,036,721,236
21. Issued during year.....					8	109,405,751,639			8	109,405,751,639
22. Other changes to in force (Net).....	(691)	109,198,434			(8)	(109,234,124,582)			(699)	(109,124,926,148)
23. In force December 31 of current year.....	4,655	1,227,262,900	0	(a)	381	4,090,283,827	0		5,036	5,317,546,727

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	3,613,310	3,166,835		740,101	497,012
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	184,934	184,934		1,238,719	1,884,868
25.2 Guaranteed renewable (b).....	7,112	7,112		69,129	69,129
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).....	192,046	192,046	0	1,307,848	1,953,997
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,805,356	3,358,881	0	2,047,949	2,451,009

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





DIRECT BUSINESS IN Other Alien # 2 DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....					0
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	0	0	0	0	0
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....					0
1303. Waived premium due to disability.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....		2,238,443							0	2,238,443
<b>Settled during current year:</b>										
18.1 By payment in full.....	6	59,170							6	59,170
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	6	59,170	0	0	0	0	0	0	6	59,170
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6	59,170	0	0	0	0	0	0	6	59,170
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	(6)	2,179,273	0	0	0	0	0	0	(6)	2,179,273
<b>POLICY EXHIBIT</b>					No. of Pol.					
20. In force December 31, prior year.....	(255)	57,902,771	(a)		(381)	(245,411,160)			(636)	(187,508,389)
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	(255)	57,902,771	0	0	(381)	(245,411,160)	0	0	(636)	(187,508,389)

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
<b>Other Individual Policies:</b>					
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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

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



DIRECT BUSINESS IN Other Alien # 3 DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....					0
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....					0
1303. Waived premium due to disability.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....				(a).....					0	0
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	(a).....0	0	0	0	0	0	0

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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





DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,014,851		11,728,475		12,743,326
2. Annuity considerations.....	195,033		856,492		1,051,525
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			188,981		188,981
5. Totals (Sum of Lines 1 to 4).....	1,209,884	0	12,773,948	0	13,983,832
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	62,881				62,881
6.2 Applied to pay renewal premiums.....	36,616				36,616
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	460,654			16,371	477,025
6.4 Other.....	2,650				2,650
6.5 Totals (Sum of Lines 6.1 to 6.4).....	562,801	0	0	16,371	579,172
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	562,801	0	0	16,371	579,172
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,253,517		18,376,409		19,629,926
10. Matured endowments.....	122,178			210	122,388
11. Annuity benefits.....	381,868		7,984,171		8,366,039
12. Surrender values and withdrawals for life contracts.....	6,980,100		584,736		7,564,836
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	2,292	0	0	0	2,292
14. All other benefits, except accident and health.....					0
15. Totals.....	8,739,955	0	26,945,316	210	35,685,481

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	2,292				2,292
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	2,292	0	0	0	2,292

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	13	176,624			32	973,456	1	732	46	1,150,812
17. Incurred during current year.....	93	1,319,795			552	19,470,899	21	28,869	666	20,819,563
Settled during current year:										
18.1 By payment in full.....	98	1,375,695			548	18,376,409	1	210	647	19,752,314
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	98	1,375,695	0	0	548	18,376,409	1	210	647	19,752,314
18.4 Reduction by compromise.....							20	28,797	20	28,797
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	98	1,375,695	0	0	548	18,376,409	21	29,007	667	19,781,111
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	8	120,724	0	0	36	2,067,946	1	594	45	2,189,264
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,328	127,839,805	(a)		56	7,818,341,026	336	1,213,020	2,720	7,947,393,850
21. Issued during year.....					50	94,992,935			50	94,992,935
22. Other changes to in force (Net).....	(149)	(4,469,962)			(20)	421,050,533	(19)	(27,965)	(188)	416,552,606
23. In force December 31 of current year.....	2,179	123,369,843	0	(a)	86	8,334,384,494	317	1,185,055	2,582	8,458,939,391

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	11,943,363	10,979,131		5,835,701	10,555,923
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	273,776	274,238		42,713	(14,775)
25.2 Guaranteed renewable (b).....	505,638	498,054		282,144	323,658
25.3 Non-renewable for stated reasons only (b).....		5,572			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	779,414	777,864	0	324,857	308,883
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	12,722,777	11,756,995	0	6,160,558	10,864,806

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



DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	18,497,892		92,120,912		110,618,804
2. Annuity considerations.....	1,451,665		2,980,309		4,431,974
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	19,949,557	0	95,101,221	0	115,050,778
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,118,084			33	1,118,117
6.2 Applied to pay renewal premiums.....	1,085,602				1,085,602
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,327,460			128,819	6,456,279
6.4 Other.....	112,219				112,219
6.5 Totals (Sum of Lines 6.1 to 6.4).....	8,643,365	0	0	128,852	8,772,217
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	8,643,365	0	0	128,852	8,772,217
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	42,014,498		218,659,704		260,674,202
10. Matured endowments.....	1,630,470			1,174	1,631,644
11. Annuity benefits.....	10,791,106		44,416,179		55,207,285
12. Surrender values and withdrawals for life contracts.....	78,512,331		295,821		78,808,152
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	225,552	0	391	0	225,943
14. All other benefits, except accident and health.....					0
15. Totals.....	133,173,957	0	263,372,095	1,174	396,547,226

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	225,552		391		225,943
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	225,552	0	391	0	225,943

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	169	5,236,647			441	12,576,648	33	89,975	643	17,903,270
17. Incurred during current year.....	1,330	42,432,499			8,171	221,188,573	310	258,178	9,811	263,879,250
Settled during current year:										
18.1 By payment in full.....	1,370	43,644,968			8,112	218,659,704	4	1,174	9,486	262,305,846
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,370	43,644,968	0	0	8,112	218,659,704	4	1,174	9,486	262,305,846
18.4 Reduction by compromise.....							304	253,163	304	253,163
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,370	43,644,968	0	0	8,112	218,659,704	308	254,337	9,790	262,559,009
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	129	4,024,178	0	0	500	15,105,517	35	93,818	664	19,223,511
POLICY EXHIBIT										
20. In force December 31, prior year.....	32,607	2,510,323,134		(a)	1,341	44,943,151,495	3,438	9,763,673	37,386	47,463,238,303
21. Issued during year.....	4	289,000			445	713,000,863			449	713,289,863
22. Other changes to in force (Net).....	(1,809)	(113,447,511)			(1,063)	518,109,587	(232)	(398,329)	(3,104)	404,263,747
23. In force December 31 of current year.....	30,802	2,397,164,623	0	(a)	723	46,174,261,945	3,206	9,365,344	34,731	48,580,791,913

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	79,237,753	72,420,304		57,969,890	60,362,659
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	4,920,448	5,017,256		4,244,708	4,031,482
25.2 Guaranteed renewable (b).....	7,067,124	6,977,752		4,793,743	6,055,630
25.3 Non-renewable for stated reasons only (b).....	67,955	77,339		52,012	42,738
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	12,055,527	12,072,347	0	9,090,463	10,129,850
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	91,293,280	84,492,651	0	67,060,353	70,492,509

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





DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,565,381		43,331,626		52,896,987
2. Annuity considerations.....	473,941		920,747		1,394,688
3. Deposit-type contract funds.....		XXX	69,010	XXX	69,010
4. Other considerations.....			160,273		160,273
5. Totals (Sum of Lines 1 to 4).....	10,039,302	0	44,481,656	0	54,520,958
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	399,566				399,566
6.2 Applied to pay renewal premiums.....	268,269				268,269
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,765,713			65,634	2,831,347
6.4 Other.....	61,452				61,452
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,495,000	0	0	65,634	3,560,634
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,495,000	0	0	65,634	3,560,634
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	17,158,643		75,912,013		93,070,656
10. Matured endowments.....	513,782			348	514,130
11. Annuity benefits.....	2,792,067		26,519,835		29,311,902
12. Surrender values and withdrawals for life contracts.....	25,480,543		626,550		26,107,093
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	158,645	0	(399)	0	158,246
14. All other benefits, except accident and health.....					0
15. Totals.....	46,103,680	0	103,057,999	348	149,162,027

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			(1,602)		(1,602)
1302. Waived premium due to disability.....	158,645		1,203		159,848
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	158,645	0	(399)	0	158,246

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	82	4,587,020			153	4,707,006	16	52,236	251	9,346,262
17. Incurred during current year.....	756	16,626,003			3,114	78,685,150	171	265,995	4,041	85,577,148
Settled during current year:										
18.1 By payment in full.....	766	17,672,424			3,043	75,912,013	2	348	3,811	93,584,785
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	766	17,672,424	0	0	3,043	75,912,013	2	348	3,811	93,584,785
18.4 Reduction by compromise.....							171	285,978	171	285,978
18.5 Amount rejected.....	1	41,703			1	25,500			2	67,203
18.6 Total settlements.....	767	17,714,127	0	0	3,044	75,937,513	173	286,326	3,984	93,937,966
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	71	3,498,896	0	0	223	7,454,643	14	31,905	308	10,985,444
POLICY EXHIBIT										
20. In force December 31, prior year.....	19,414	1,124,455,550	(a)		666	17,538,222,355	1,760	4,966,560	21,840	18,667,644,466
21. Issued during year.....	14	6,177,000			323	433,621,501			337	439,798,501
22. Other changes to in force (Net).....	(1,178)	(50,124,168)			(444)	(393,780,694)	(109)	(159,393)	(1,731)	(444,064,255)
23. In force December 31 of current year.....	18,250	1,080,508,382	0	0	545	17,578,063,162	1,651	4,807,167	20,446	18,663,378,712

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	32,492,596	29,771,188		1,881,419	33,657,214
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,373,532	1,365,719		675,930	(99,462)
25.2 Guaranteed renewable (b).....	1,694,067	1,638,891		1,572,946	(28,555)
25.3 Non-renewable for stated reasons only (b).....	6,758	6,758			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,074,357	3,011,368	0	2,248,876	(128,017)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	35,566,953	32,782,556	0	4,130,295	33,529,197

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



DIRECT BUSINESS IN AMERICAN SAMOA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,178		462,082		463,260
2. Annuity considerations.....	-		-		0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,178	0	462,082	0	463,260
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....				112	112
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	112	112
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	112	112
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....			2,548		2,548
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	2,548	0	2,548

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....					0
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....						(69)			0	(69)
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	(69)	0	0	0	(69)
POLICY EXHIBIT										
20. In force December 31, prior year.....	1	100,000	(a)			461,019,323			1	461,119,323
21. Issued during year.....									0	0
22. Other changes to in force (Net).....						(2,846,661)			0	(2,846,661)
23. In force December 31 of current year.....	1	100,000	0	(a)	0	458,172,662	0	0	1	458,272,662

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	93,324	84,652		5,103	3,284
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	93,324	84,652	0	5,103	3,284

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





DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	17,735,523		118,287,442		136,022,965
2. Annuity considerations.....	1,372,213		3,776,640		5,148,853
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,095,712,955		1,095,712,955
5. Totals (Sum of Lines 1 to 4).....	19,107,736	0	1,217,777,037	0	1,236,884,773
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,158,069			47	1,158,116
6.2 Applied to pay renewal premiums.....	1,024,733				1,024,733
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,340,310			163,171	6,503,481
6.4 Other.....	126,690				126,690
6.5 Totals (Sum of Lines 6.1 to 6.4).....	8,649,802	0	0	163,218	8,813,020
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	8,649,802	0	0	163,218	8,813,020
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	35,027,670		205,747,587		240,775,257
10. Matured endowments.....	955,996			422	956,418
11. Annuity benefits.....	16,380,968		118,599,505		134,980,473
12. Surrender values and withdrawals for life contracts.....	126,141,427		1,335,717,824		1,461,859,251
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	343,201	0	2,761	0	345,962
14. All other benefits, except accident and health.....					0
15. Totals.....	178,849,262	0	1,660,067,677	422	1,838,917,361

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	343,201		2,761		345,962
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	343,201	0	2,761	0	345,962

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	182	5,330,434			524	17,631,984	28	75,601	734	23,038,020
17. Incurred during current year.....	1,959	35,316,263			7,314	219,348,408	388	704,273	9,661	255,368,944
Settled during current year:										
18.1 By payment in full.....	1,968	35,983,667			7,143	205,747,587	4	422	9,115	241,731,676
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,968	35,983,667	0	0	7,143	205,747,587	4	422	9,115	241,731,676
18.4 Reduction by compromise.....							379	705,126	379	705,126
18.5 Amount rejected.....										0
18.6 Total settlements.....	1,968	35,983,667	0	0	7,143	205,747,587	383	705,548	9,494	242,436,802
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	173	4,663,030	0	0	695	31,232,805	33	74,326	901	35,970,162
POLICY EXHIBIT										
20. In force December 31, prior year.....	35,101	2,464,792,445		(a).....	1,537	53,214,307,730	3,577	11,866,544	40,215	55,690,966,719
21. Issued during year.....	7	285,000			754	1,348,474,385			761	1,348,759,385
22. Other changes to in force (Net).....	(1,729)	(64,398,202)			(1,294)	10,674,478,522	(261)	(466,295)	(3,284)	10,609,614,025
23. In force December 31 of current year.....	33,379	2,400,679,243	0	(a).....	997	65,237,260,637	3,316	11,400,249	37,692	67,649,340,129

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	166,628,570	151,767,472		111,525,785	121,645,369
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	6,877,498	6,877,183		4,751,954	5,644,019
25.2 Guaranteed renewable (b).....	6,647,641	6,583,684		5,248,638	7,804,299
25.3 Non-renewable for stated reasons only (b).....	49,350	56,390		53,437	42,900
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	13,574,489	13,517,257	0	10,054,029	13,491,218
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	180,203,059	165,284,729	0	121,579,814	135,136,587

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



DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	145,136,039		672,266,657		817,402,696
2. Annuity considerations.....	7,038,648		26,506,727		33,545,375
3. Deposit-type contract funds.....		XXX	7,876,962	XXX	7,876,962
4. Other considerations.....			163,421,364		163,421,364
5. Totals (Sum of Lines 1 to 4).....	152,174,687	0	870,071,710	0	1,022,246,397
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,049,509			159	5,049,668
6.2 Applied to pay renewal premiums.....	5,774,992				5,774,992
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	47,961,750			1,090,329	49,052,079
6.4 Other.....	648,349				648,349
6.5 Totals (Sum of Lines 6.1 to 6.4).....	59,434,600	0	0	1,090,488	60,525,088
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	75				75
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	75	0	0	0	75
8. Grand Totals (Lines 6.5 + 7.4).....	59,434,675	0	0	1,090,488	60,525,163
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	159,883,182		759,003,204		918,886,386
10. Matured endowments.....	6,326,829			3,101	6,329,930
11. Annuity benefits.....	47,867,153		574,851,721		622,718,874
12. Surrender values and withdrawals for life contracts.....	326,665,826		311,441,601		638,107,427
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,515,325	0	656,427	0	2,171,752
14. All other benefits, except accident and health.....					0
15. Totals.....	542,258,315	0	1,645,952,953	3,101	2,188,214,369

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			638,979		638,979
1302. Waived premium due to disability.....	1,462,725		17,448		1,480,173
1303. Loss of eye or limb benefits.....	52,600				52,600
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	1,515,325	0	656,427	0	2,171,752

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1,058	28,478,608			1,906	86,651,866	241	733,957	3,205	115,864,431
17. Incurred during current year.....	8,221	165,170,783			25,068	785,646,542	2,649	4,340,228	35,938	955,157,553
Settled during current year:										
18.1 By payment in full.....	8,370	166,210,011			24,404	757,640,704	21	3,101	32,795	923,853,816
18.2 By payment on compromised claims.....						1,362,500			0	1,362,500
18.3 Totals paid.....	8,370	166,210,011	0	0	24,404	759,003,204	21	3,101	32,795	925,216,316
18.4 Reduction by compromise.....						364,300	2,667	4,460,414	2,667	4,824,714
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	8,370	166,210,011	0	0	24,404	759,367,504	2,688	4,463,515	35,462	930,041,030
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	909	27,439,380	0	0	2,570	112,930,904	202	610,670	3,681	140,980,954
POLICY EXHIBIT										
20. In force December 31, prior year.....	178,653	22,089,555,271	21	(a)	9,619	528,853,578,835	24,064	77,589,222	212,357	551,020,723,328
21. Issued during year.....	18	1,977,000			5,502	13,798,422,657			5,520	13,800,399,657
22. Other changes to in force (Net).....	(11,373)	(915,122,336)	(21)		(10,957)	(162,972,716,181)	(1,820)	(3,396,121)	(24,171)	(163,891,234,638)
23. In force December 31 of current year.....	167,298	21,176,409,935	0	(a)	4,164	379,679,285,311	22,244	74,193,101	193,706	400,929,888,347

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	913,462,330	832,955,528		336,043,401	613,091,658
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	17,890,408	18,137,203		15,393,807	12,534,603
25.2 Guaranteed renewable (b).....	39,914,926	39,730,350		27,432,728	39,013,510
25.3 Non-renewable for stated reasons only (b).....	7,978	32,324			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	57,813,312	57,899,877	0	42,826,535	51,548,113
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	971,275,642	890,855,405	0	378,869,936	664,639,771

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





DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,719,309		8,058,995		10,778,304
2. Annuity considerations.....			79,547		79,547
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	2,719,309	0	8,138,542	0	10,857,851
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	10,745				10,745
6.2 Applied to pay renewal premiums.....	38,336				38,336
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	253,906			3,699	257,605
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	302,987	0	0	3,699	306,686
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	302,987	0	0	3,699	306,686
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	112,218		1,319,043		1,431,261
10. Matured endowments.....	2,271				2,271
11. Annuity benefits.....	3,001		4,357,144		4,360,145
12. Surrender values and withdrawals for life contracts.....	5,034,322		10,320		5,044,642
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	6,108	0	0	0	6,108
14. All other benefits, except accident and health.....					0
15. Totals.....	5,157,920	0	5,686,507	0	10,844,427

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	6,108				6,108
1303. Waived premium due to disability.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	6,108	0	0	0	6,108

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	10	64,459			21	443,356	1	5,794	32	513,609
17. Incurred during current year.....	28	309,101			(2)	1,158,410	9	4,040	35	1,471,551
Settled during current year:										
18.1 By payment in full.....	35	114,489			3	1,319,043			38	1,433,532
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	35	114,489	0	0	3	1,319,043	0	0	38	1,433,532
18.4 Reduction by compromise.....							8	7,352	8	7,352
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	35	114,489	0	0	3	1,319,043	8	7,352	46	1,440,884
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	259,071	0	0	16	282,723	2	2,482	21	544,276
POLICY EXHIBIT										
20. In force December 31, prior year.....	712	54,777,922	(a)			1,082,193,736	336	1,175,712	1,048	1,138,147,371
21. Issued during year.....					5				5	0
22. Other changes to in force (Net).....	430	51,959,419			(5)	(431,756,805)	(29)	(86,465)	396	(379,883,851)
23. In force December 31 of current year.....	1,142	106,737,341	0	(a)	0	650,436,931	307	1,089,247	1,449	758,263,520

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	6,426,865	5,422,331		251	253
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	6,426,865	5,422,331	0	251	253

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



DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	14,278,263		95,692,638		109,970,901
2. Annuity considerations.....	809,139		3,557,105		4,366,244
3. Deposit-type contract funds.....		XXX	1,093,100	XXX	1,093,100
4. Other considerations.....			81,090,145		81,090,145
5. Totals (Sum of Lines 1 to 4).....	15,087,402	0	181,432,988	0	196,520,390
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	841,379			8	841,387
6.2 Applied to pay renewal premiums.....	920,623				920,623
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,937,653			188,037	5,125,690
6.4 Other.....	69,254				69,254
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,768,909	0	0	188,045	6,956,954
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	6				6
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	6	0	0	0	6
8. Grand Totals (Lines 6.5 + 7.4).....	6,768,915	0	0	188,045	6,956,960
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	29,575,675		138,720,903		168,296,578
10. Matured endowments.....	860,766			1,966	862,732
11. Annuity benefits.....	9,391,092		72,446,852		81,837,944
12. Surrender values and withdrawals for life contracts.....	86,705,843		80,780,484		167,486,327
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	142,666	0	6,997	0	149,663
14. All other benefits, except accident and health.....					0
15. Totals.....	126,676,042	0	291,955,236	1,966	418,633,244

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	142,666		6,997		149,663
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	142,666	0	6,997	0	149,663

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	151	3,554,601			316	12,049,997	41	134,024	508	15,738,622
17. Incurred during current year.....	1,401	30,810,628			4,668	145,495,060	332	506,975	6,401	176,812,663
Settled during current year:										
18.1 By payment in full.....	1,410	30,401,441			4,638	137,940,903	8	1,966	6,056	168,344,310
18.2 By payment on compromised claims.....	1	35,000				780,000			1	815,000
18.3 Totals paid.....	1,411	30,436,441	0	0	4,638	138,720,903	8	1,966	6,057	169,159,310
18.4 Reduction by compromise.....						1,702,000	333	555,836	333	2,257,836
18.5 Amount rejected.....					1	663,000			1	663,000
18.6 Total settlements.....	1,411	30,436,441	0	0	4,639	141,085,903	341	557,802	6,391	172,080,146
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	141	3,928,788	0	0	345	16,459,154	32	83,197	518	20,471,139
POLICY EXHIBIT										
20. In force December 31, prior year.....	31,401	2,443,787,317		(a)	2,031	52,866,720,658	4,009	13,847,104	37,441	55,324,355,079
21. Issued during year.....	6	629,000			790	610,172,724			796	610,801,724
22. Other changes to in force (Net).....	(1,684)	(101,130,619)			(2,264)	10,687,471,232	(215)	(370,870)	(4,163)	10,585,969,743
23. In force December 31 of current year.....	29,723	2,343,285,698	0	(a)	557	64,164,364,614	3,794	13,476,234	34,074	66,521,126,546

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	121,261,493	109,715,171		76,545,882	80,816,589
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	6,708,876	6,743,441		5,090,073	3,147,972
25.2 Guaranteed renewable (b).....	7,708,295	7,700,214		2,273,511	3,277,625
25.3 Non-renewable for stated reasons only (b).....	45,207	55,814		130	(2,887)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	14,462,378	14,499,469	0	7,363,714	6,422,710
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	135,723,871	124,214,640	0	83,909,596	87,239,299

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





DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	45,257,438		94,004,919		139,262,357
2. Annuity considerations.....	1,335,304		16,662,198		17,997,502
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			109,803,618		109,803,618
5. Totals (Sum of Lines 1 to 4).....	46,592,742	0	220,470,735	0	267,063,477
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,754,491			36	1,754,527
6.2 Applied to pay renewal premiums.....	1,862,183				1,862,183
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	13,376,277			244,765	13,621,042
6.4 Other.....	151,805				151,805
6.5 Totals (Sum of Lines 6.1 to 6.4).....	17,144,756	0	0	244,801	17,389,557
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	98				98
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	98	0	0	0	98
8. Grand Totals (Lines 6.5 + 7.4).....	17,144,854	0	0	244,801	17,389,655
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	58,517,124		103,306,427	1,171,435	162,994,986
10. Matured endowments.....	2,727,845			695	2,728,540
11. Annuity benefits.....	19,740,401		71,254,211		90,994,612
12. Surrender values and withdrawals for life contracts.....	196,135,023		416,924,841		613,059,864
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	346,576	0	856	0	347,432
14. All other benefits, except accident and health.....					0
15. Totals.....	277,466,969	0	591,486,335	1,172,130	870,125,434

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	346,576		856		347,432
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	346,576	0	856	0	347,432

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	337	5,388,326			173	4,582,642	57	179,233	587	10,150,202
17. Incurred during current year.....	3,076	71,692,590			3,011	109,378,131	635	2,372,571	6,722	183,443,292
Settled during current year:										
18.1 By payment in full.....	3,162	61,244,969			2,959	103,306,427	7	1,172,130	6,128	165,723,526
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3,162	61,244,969	0	0	2,959	103,306,427	7	1,172,130	6,128	165,723,526
18.4 Reduction by compromise.....							644	1,242,804	644	1,242,804
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3,162	61,244,969	0	0	2,959	103,306,427	651	2,414,934	6,772	166,966,330
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	251	15,835,947	0	0	225	10,654,346	41	136,870	517	26,627,164
POLICY EXHIBIT										
20. In force December 31, prior year.....	65,321	6,981,854,310		(a).....	5,488	40,153,984,364	5,217	16,925,148	76,026	47,152,763,822
21. Issued during year.....	7	2,790,000			710	3,189,503,454			717	3,192,293,454
22. Other changes to in force (Net).....	(4,215)	(341,315,330)			(5,763)	(1,689,255,874)	(386)	(788,342)	(10,364)	(2,031,359,546)
23. In force December 31 of current year.....	61,113	6,643,328,980	0	(a).....	435	41,854,231,944	4,831	16,136,806	66,379	48,313,697,730

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	86,455,417	79,072,160		69,761,498	72,671,657
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	6,835,902	6,843,356		3,518,724	3,857,445
25.2 Guaranteed renewable (b).....	17,030,662	16,977,143		7,597,638	9,001,142
25.3 Non-renewable for stated reasons only (b).....	127,191	146,329			(4,887)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	23,993,755	23,966,828	0	11,116,362	12,853,700
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	110,449,172	103,038,988	0	80,877,860	85,525,357

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



DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,060,721		22,381,141		25,441,862
2. Annuity considerations.....	19,539		2,827,508		2,847,047
3. Deposit-type contract funds.....		XXX	425,000,000	XXX	425,000,000
4. Other considerations.....			10,612,619		10,612,619
5. Totals (Sum of Lines 1 to 4).....	3,080,260	0	460,821,268	0	463,901,528
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	135,679				135,679
6.2 Applied to pay renewal premiums.....	120,173				120,173
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,233,068			54,278	1,287,346
6.4 Other.....	5,994				5,994
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,494,914	0	0	54,278	1,549,192
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,494,914	0	0	54,278	1,549,192
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	4,383,247		73,942,732		78,325,979
10. Matured endowments.....	369,027				369,027
11. Annuity benefits.....	860,137		12,659,948		13,520,085
12. Surrender values and withdrawals for life contracts.....	8,597,762		174,858,236		183,455,998
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	5,644	0	0	0	5,644
14. All other benefits, except accident and health.....					0
15. Totals.....	14,215,817	0	261,460,916	0	275,676,733

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	5,644				5,644
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	5,644	0	0	0	5,644

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	35	693,942			35	1,759,973	15	48,950	85	2,502,866
17. Incurred during current year.....	361	4,823,002			2,239	75,441,035	116	198,266	2,716	80,462,303
Settled during current year:										
18.1 By payment in full.....	357	4,752,273			2,222	73,942,732			2,579	78,695,005
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	357	4,752,273	0	0	2,222	73,942,732	0	0	2,579	78,695,005
18.4 Reduction by compromise.....							121	216,733	121	216,733
18.5 Amount rejected.....										0
18.6 Total settlements.....	357	4,752,273	0	0	2,222	73,942,732	121	216,733	2,700	78,911,738
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	39	764,671	0	0	52	3,258,276	10	30,483	101	4,053,431
POLICY EXHIBIT										
20. In force December 31, prior year.....	5,301	437,657,758		(a)	998	65,711,975,085	1,292	3,715,739	7,591	66,153,348,581
21. Issued during year.....					474	2,940,498,959			474	2,940,498,959
22. Other changes to in force (Net).....	(512)	(55,846,059)			(885)	295,777,133	(93)	(176,547)	(1,490)	239,754,527
23. In force December 31 of current year.....	4,789	381,811,699	0	(a)	587	68,948,251,177	1,199	3,539,192	6,575	69,333,602,067

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	62,834,020	57,289,457		27,547,464	18,103,967
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,229,932	1,213,027		78,914	356,627
25.2 Guaranteed renewable (b).....	1,747,691	1,738,828		1,738,008	2,092,619
25.3 Non-renewable for stated reasons only (b).....	7,884	9,711			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,985,507	2,961,566	0	1,816,922	2,449,246
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	65,819,527	60,251,023	0	29,364,386	20,553,213

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





DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	8,856,114		61,143,589		69,999,703
2. Annuity considerations.....	676,799		774,199		1,450,998
3. Deposit-type contract funds.....		XXX	39,423,598,700	XXX	39,423,598,700
4. Other considerations.....			28,570,258		28,570,258
5. Totals (Sum of Lines 1 to 4).....	9,532,913	0	39,514,086,746	0	39,523,619,659
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	559,238				559,238
6.2 Applied to pay renewal premiums.....	399,460				399,460
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,973,809			68,683	3,042,492
6.4 Other.....	68,381				68,381
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,000,888	0	0	68,683	4,069,571
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	9				9
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	9	0	0	0	9
8. Grand Totals (Lines 6.5 + 7.4).....	4,000,897	0	0	68,683	4,069,580
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	16,332,574		40,122,882		56,455,456
10. Matured endowments.....	397,576			393	397,969
11. Annuity benefits.....	4,243,123		19,699,355		23,942,478
12. Surrender values and withdrawals for life contracts.....	31,959,893		254,061,639		286,021,532
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	71,832	0	627	0	72,459
14. All other benefits, except accident and health.....					0
15. Totals.....	53,004,998	0	313,884,503	393	366,889,894

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	71,832		627		72,459
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	71,832	0	627	0	72,459

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	86	2,052,817			101	3,244,291	30	75,601	217	5,372,709
17. Incurred during current year.....	807	19,046,873			1,396	40,557,967	154	265,686	2,357	59,870,526
Settled during current year:										
18.1 By payment in full.....	823	16,730,150			1,394	40,122,882	1	393	2,218	56,853,425
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	823	16,730,150	0	0	1,394	40,122,882	1	393	2,218	56,853,425
18.4 Reduction by compromise.....							167	295,837	167	295,837
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	823	16,730,150	0	0	1,394	40,122,882	168	296,230	2,385	57,149,262
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	70	4,369,540	0	0	103	3,679,376	16	45,057	189	8,093,973
POLICY EXHIBIT										
20. In force December 31, prior year.....	16,285	1,168,864,131	(a)		374	12,409,246,938	1,594	5,120,461	18,253	13,583,231,530
21. Issued during year.....					208	155,200,341			208	155,200,341
22. Other changes to in force (Net).....	(386)	2,048,876			(290)	418,808,850	(148)	(330,307)	(824)	420,527,419
23. In force December 31 of current year.....	15,899	1,170,913,007	0	(a)	292	12,983,256,129	1,446	4,790,154	17,637	14,158,959,290

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	40,089,801	36,889,564		29,547,469	22,872,616
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,264,887	1,271,691		485,215	163,266
25.2 Guaranteed renewable (b).....	1,633,288	1,623,121		979,877	499,989
25.3 Non-renewable for stated reasons only (b).....	10,464	10,317			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,908,639	2,905,129	0	1,465,092	663,255
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	42,998,440	39,794,693	0	31,012,561	23,535,871

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



DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	122,884,456		378,502,325		501,386,781
2. Annuity considerations.....	8,808,239		16,375,096		25,183,335
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			34,024,252		34,024,252
5. Totals (Sum of Lines 1 to 4).....	131,692,695	0	428,901,673	0	560,594,368
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	6,311,670			52	6,311,722
6.2 Applied to pay renewal premiums.....	6,197,947				6,197,947
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	36,369,114			646,394	37,015,508
6.4 Other.....	718,786				718,786
6.5 Totals (Sum of Lines 6.1 to 6.4).....	49,597,517	0	0	646,446	50,243,963
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	45				45
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	45	0	0	0	45
8. Grand Totals (Lines 6.5 + 7.4).....	49,597,562	0	0	646,446	50,244,008
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	223,044,925		574,586,137	14,657,695	812,288,757
10. Matured endowments.....	5,421,395			3,402	5,424,797
11. Annuity benefits.....	76,926,710		401,033,986		477,960,696
12. Surrender values and withdrawals for life contracts.....	471,318,540		26,071,352		497,389,892
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	2,281,315	0	5,782	0	2,287,097
14. All other benefits, except accident and health.....					0
15. Totals.....	778,992,885	0	1,001,697,257	14,661,097	1,795,351,239

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			88		88
1302. Waived premium due to disability.....	2,280,933		5,694		2,286,627
1303. Loss of eye or limb benefits.....	382				382
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	2,281,315	0	5,782	0	2,287,097

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1,050	25,064,886			1,291	43,141,371	147	415,917	2,488	68,622,173
17. Incurred during current year.....	8,600	223,932,085			22,686	585,389,301	1,719	17,852,064	33,005	837,173,450
Settled during current year:										
18.1 By payment in full.....	8,809	228,466,321			22,120	574,515,137	22	14,661,097	30,951	817,642,555
18.2 By payment on compromised claims.....						71,000		0		71,000
18.3 Totals paid.....	8,809	228,466,321	0	0	22,120	574,586,137	22	14,661,097	30,951	817,713,555
18.4 Reduction by compromise.....						149,000	1,713	3,209,245	1,713	3,358,245
18.5 Amount rejected.....					1	6,000		0	1	6,000
18.6 Total settlements.....	8,809	228,466,321	0	0	22,121	574,741,137	1,735	17,870,342	32,665	821,077,800
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	841	20,530,650	0	0	1,856	63,789,535	131	397,639	2,828	84,717,823
POLICY EXHIBIT										
20. In force December 31, prior year.....	184,012	16,354,558,958	3	(a)	4,329	157,751,271,852	14,132	46,803,019	202,476	174,152,633,830
21. Issued during year.....	30	3,509,903			2,076	5,807,044,605			2,106	6,810,554,508
22. Other changes to in force (Net).....	(7,703)	(92,614,462)	(3)		(4,210)	(7,043,585,814)	(935)	(1,723,046)	(12,851)	(7,137,923,322)
23. In force December 31 of current year.....	176,339	16,265,454,399	0	(a)	2,195	157,514,730,643	13,197	45,079,973	191,731	173,825,265,016

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	566,716,581	519,741,551		422,588,960	388,345,085
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	35,624,801	35,782,432		27,301,678	34,124,067
25.2 Guaranteed renewable (b).....	21,421,115	21,180,570		15,612,968	25,666,978
25.3 Non-renewable for stated reasons only (b).....	124,729	147,086			(1,205)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	57,170,645	57,110,088	0	42,914,646	59,789,840
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	623,887,226	576,851,639	0	465,503,606	448,134,925

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





DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	40,771,835		385,181,426		425,953,061
2. Annuity considerations.....	1,730,869		5,003,458		6,734,327
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			618,961,511		618,961,511
5. Totals (Sum of Lines 1 to 4).....	42,502,504	0	1,009,146,395	0	1,051,648,899
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,068,016			33	2,068,049
6.2 Applied to pay renewal premiums.....	1,308,819				1,308,819
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	14,488,813			364,156	14,852,969
6.4 Other.....	215,720				215,720
6.5 Totals (Sum of Lines 6.1 to 6.4).....	18,081,368	0	0	364,189	18,445,557
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	18,081,368	0	0	364,189	18,445,557
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	69,147,350		445,930,580		515,077,930
10. Matured endowments.....	2,420,491			614	2,421,105
11. Annuity benefits.....	15,016,445		122,238,027		137,254,472
12. Surrender values and withdrawals for life contracts.....	88,922,484		1,116,944,941		1,205,867,425
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	487,854	0	1,796	0	489,650
14. All other benefits, except accident and health.....					0
15. Totals.....	175,994,624	0	1,685,115,344	614	1,861,110,582

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	487,854		1,796		489,650
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	487,854	0	1,796	0	489,650

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	387	9,084,050			945	42,096,423	99	293,079	1,431	51,473,552
17. Incurred during current year.....	3,606	69,820,845			15,022	454,662,020	893	1,482,054	19,521	525,964,919
Settled during current year:										
18.1 By payment in full.....	3,690	71,567,842			14,777	445,930,580	4	614	18,471	517,499,036
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3,690	71,567,842	0	0	14,777	445,930,580	4	614	18,471	517,499,036
18.4 Reduction by compromise.....							905	1,511,636	905	1,511,636
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3,690	71,567,842	0	0	14,777	445,930,580	909	1,512,250	19,376	519,010,672
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	303	7,337,053	0	0	1,190	50,827,863	83	262,883	1,576	58,427,799
POLICY EXHIBIT										
20. In force December 31, prior year.....	70,956	5,615,402,964	(a)		3,586	121,943,288,136	9,140	26,387,915	83,682	127,585,079,014
21. Issued during year.....	13	395,500			1,871	11,292,616,989			1,884	11,293,012,489
22. Other changes to in force (Net).....	(3,506)	(195,026,135)			(3,518)	1,649,645,613	(654)	(1,133,239)	(7,678)	1,453,486,239
23. In force December 31 of current year.....	67,463	5,420,772,329	0	(a)	1,939	134,885,550,738	8,486	25,254,676	77,888	140,331,577,742

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	336,452,799	308,294,981		296,075,314	227,390,699
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	8,503,454	8,534,174		3,684,615	4,487,074
25.2 Guaranteed renewable (b).....	7,159,072	7,057,400		4,323,749	9,799,882
25.3 Non-renewable for stated reasons only (b).....	19,070	28,997			(2,530)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	15,681,596	15,620,571	0	8,008,364	14,284,426
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	352,134,395	323,915,552	0	304,083,678	241,675,125

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



DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,025,793,447		7,979,221,921		10,005,015,368
2. Annuity considerations.....	96,155,622		363,260,668		459,416,290
3. Deposit-type contract funds.....		XXX	71,818,382,012	XXX	71,818,382,012
4. Other considerations.....			5,063,888,526		5,063,888,526
5. Totals (Sum of Lines 1 to 4).....	2,121,949,069	0	85,224,753,127	0	87,346,702,196
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	85,370,299			2,680	85,372,979
6.2 Applied to pay renewal premiums.....	82,694,107				82,694,107
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	650,634,558			17,761,985	668,396,543
6.4 Other.....	8,384,004				8,384,004
6.5 Totals (Sum of Lines 6.1 to 6.4).....	827,082,968	0	0	17,764,665	844,847,633
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	2,597				2,597
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2,597	0	0	0	2,597
8. Grand Totals (Lines 6.5 + 7.4).....	827,085,565	0	0	17,764,665	844,850,230
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,986,798,557		9,829,591,789	77,981,159	12,894,371,505
10. Matured endowments.....	104,699,636			71,008	104,770,644
11. Annuity benefits.....	886,751,790		5,296,713,156		6,183,464,946
12. Surrender values and withdrawals for life contracts.....	5,969,147,044		11,101,533,105		17,070,680,149
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	27,653,973	0	1,160,903	0	28,814,876
14. All other benefits, except accident and health.....					0
15. Totals.....	9,975,051,000	0	26,228,998,953	78,052,167	36,282,102,120

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			1,015,136		1,015,136
1302. Waived premium due to disability.....	27,569,819		145,767		27,715,586
1303. Waived premium due to disability.....	84,154				84,154
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	27,653,973	0	1,160,903	0	28,814,876

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	17,344	433,873,642			23,883	917,881,237	4,098	11,971,922	45,325	1,363,726,801
17. Incurred during current year.....	158,227	3,026,890,986			359,801	10,079,011,425	42,082	153,637,210	560,110	13,259,539,621
Settled during current year:										
18.1 By payment in full.....	162,460	3,091,394,613			353,880	9,825,878,500	462	78,052,167	516,802	12,995,325,280
18.2 By payment on compromised claims.....	5	103,580				3,713,288			5	3,816,868
18.3 Totals paid.....	162,465	3,091,498,193	0	0	353,880	9,829,591,788	462	78,052,167	516,807	12,999,142,148
18.4 Reduction by compromise.....		176,000				5,596,329	42,478	78,052,171	42,478	83,824,500
18.5 Amount rejected.....	2	241,703			17	3,822,100			19	4,063,803
18.6 Total settlements.....	162,467	3,091,915,896	0	0	353,897	9,839,010,217	42,940	156,104,338	559,304	13,087,030,451
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	13,104	368,848,732	0	0	29,787	1,157,882,445	3,240	9,504,794	46,131	1,536,235,971
POLICY EXHIBIT										
20. In force December 31, prior year.....	3,236,611	288,801,851,654	228	(a)	118,693	3,520,221,415,841	401,820	1,286,408,062	3,757,352	3,810,309,675,557
21. Issued during year.....	374	57,422,557			43,692	289,034,990,902			44,066	289,092,413,459
22. Other changes to in force (Net).....	(191,751)	(12,100,382,269)	(228)		(113,081)	(161,380,938,042)	(29,064)	(56,388,584)	(334,124)	(173,537,708,895)
23. In force December 31 of current year.....	3,045,234	276,758,891,942	0	(a)	49,304	3,647,875,468,701	372,756	1,230,019,478	3,467,294	3,925,864,380,121

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	8,018,081,130	7,327,434,712		5,420,138,506	5,422,298,269
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	292,067,253	293,594,981		180,201,201	188,179,494
25.2 Guaranteed renewable (b).....	448,774,550	445,313,750		291,805,417	375,261,577
25.3 Non-renewable for stated reasons only (b).....	2,779,656	3,115,945		233,837	1,658,871
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	743,621,459	742,024,676	0	472,240,455	565,099,942
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	8,761,702,589	8,069,459,388	0	5,892,378,961	5,987,398,211

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





DIRECT BUSINESS IN GUAM DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	84,993		2,292,438		2,377,431
2. Annuity considerations.....	-		-		0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	84,993	0	2,292,438	0	2,377,431
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,079				2,079
6.2 Applied to pay renewal premiums.....	2,104				2,104
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	26,095			531	26,626
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	30,278	0	0	531	30,809
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	30,278	0	0	531	30,809
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	13,729		1,278,425		1,292,154
10. Matured endowments.....					0
11. Annuity benefits.....	21,631		190,165		211,796
12. Surrender values and withdrawals for life contracts.....	165,671				165,671
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	330	0	0	0	330
14. All other benefits, except accident and health.....					0
15. Totals.....	201,361	0	1,468,590	0	1,669,951

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	330				330
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	330	0	0	0	330

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	12,299			6	195,466			7	207,765
17. Incurred during current year.....		1,430			55	1,126,614			55	1,128,044
Settled during current year:										
18.1 By payment in full.....	1	13,729			57	1,278,425			58	1,292,154
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	13,729	0	0	57	1,278,425	0	0	58	1,292,154
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	13,729	0	0	57	1,278,425	0	0	58	1,292,154
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	4	43,655	0	0	4	43,655
POLICY EXHIBIT										
20. In force December 31, prior year.....	76	4,953,409	(a)		8	669,090,041	12	39,471	96	674,082,921
21. Issued during year.....					21	2,588,000			21	2,588,000
22. Other changes to in force (Net).....	(5)	(273,247)			(7)	351,458,942		655	(12)	351,186,350
23. In force December 31 of current year.....	71	4,680,162	0	(a)	22	1,023,136,983	12	40,126	105	1,027,857,271

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	1,113,806	1,009,481		1,366,387	911,543
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	7,790	7,790			
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).....	7,790	7,790	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,121,596	1,017,271	0	1,366,387	911,543

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



DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,892,123		14,491,628		18,383,751
2. Annuity considerations.....	30,975		1,211,504		1,242,479
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	3,923,098	0	15,703,132	0	19,626,230
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	393,751				393,751
6.2 Applied to pay renewal premiums.....	212,925				212,925
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,693,238			12,431	1,705,669
6.4 Other.....	35,196				35,196
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,335,110	0	0	12,431	2,347,541
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,335,110	0	0	12,431	2,347,541
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	6,191,358		33,307,886		39,499,244
10. Matured endowments.....	122,840			181	123,021
11. Annuity benefits.....	4,232,834		15,239,908		19,472,742
12. Surrender values and withdrawals for life contracts.....	9,863,576				9,863,576
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	28,471	0	2,365	0	30,836
14. All other benefits, except accident and health.....					0
15. Totals.....	20,439,079	0	48,550,159	181	68,989,419

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			2,163		2,163
1302. Waived premium due to disability.....	28,471		202		28,673
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	28,471	0	2,365	0	30,836

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	28	1,110,495			69	1,282,936	1	551	98	2,393,982
17. Incurred during current year.....	156	6,064,075			1,344	35,206,283	32	62,704	1,532	41,333,062
Settled during current year:										
18.1 By payment in full.....	160	6,314,198			1,337	33,307,886	1	181	1,498	39,622,265
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	160	6,314,198	0	0	1,337	33,307,886	1	181	1,498	39,622,265
18.4 Reduction by compromise.....					28		28	55,204	28	55,204
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	160	6,314,198	0	0	1,337	33,307,886	29	55,385	1,526	39,677,469
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	24	860,372	0	0	76	3,181,333	4	7,870	104	4,049,575
POLICY EXHIBIT										
20. In force December 31, prior year.....	6,356	475,291,628		(a)	69	18,000,617,915	250	903,269	6,675	18,476,812,812
21. Issued during year.....	2	275,000			109	16,750,327			111	17,025,327
22. Other changes to in force (Net).....	(256)	(13,169,965)			(134)	(1,922,089,481)	(19)	(52,103)	(409)	(1,935,311,549)
23. In force December 31 of current year.....	6,102	462,396,663	0	(a)	44	16,095,278,761	231	851,166	6,377	16,558,526,590

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	14,280,255	12,773,815		13,594,013	12,742,667
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	827,446	832,134		87,248	375,332
25.2 Guaranteed renewable (b).....	3,541,599	3,534,213		1,826,228	3,097,245
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).....	4,369,045	4,366,347	0	1,913,476	3,472,577
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	18,649,300	17,140,162	0	15,507,489	16,215,244

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





DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	7,601,209		34,226,772		41,827,981
2. Annuity considerations.....	172,440		(750,786)		(578,346)
3. Deposit-type contract funds.....		XXX	51,475,450	XXX	51,475,450
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	7,773,649	0	84,951,436	0	92,725,085
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	511,850				511,850
6.2 Applied to pay renewal premiums.....	695,948				695,948
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,869,133			202,295	4,071,428
6.4 Other.....	48,753				48,753
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,125,684	0	0	202,295	5,327,979
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	15				15
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	15	0	0	0	15
8. Grand Totals (Lines 6.5 + 7.4).....	5,125,699	0	0	202,295	5,327,994
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	14,442,851		50,757,643		65,200,494
10. Matured endowments.....	839,554			857	840,411
11. Annuity benefits.....	13,498,868		27,327,127		40,825,995
12. Surrender values and withdrawals for life contracts.....	31,561,550		206,423,898		237,985,448
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	63,565	0	2,516	0	66,081
14. All other benefits, except accident and health.....					0
15. Totals.....	60,406,388	0	284,511,184	857	344,918,429

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	63,565		2,516		66,081
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	63,565	0	2,516	0	66,081

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	130	1,361,436			155	4,864,168	47	120,548	332	6,346,152
17. Incurred during current year.....	1,413	15,481,422			2,245	50,024,277	488	952,514	4,146	66,458,213
Settled during current year:										
18.1 By payment in full.....	1,455	15,282,405			2,253	50,757,643	4	857	3,712	66,040,905
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,455	15,282,405	0	0	2,253	50,757,643	4	857	3,712	66,040,905
18.4 Reduction by compromise.....							494	968,943	494	968,943
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,455	15,282,405	0	0	2,253	50,757,643	498	969,800	4,206	67,009,848
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	88	1,560,453	0	0	147	4,130,802	37	103,262	272	5,794,517
POLICY EXHIBIT										
20. In force December 31, prior year.....	23,397	983,017,980		(a)	1,077	13,042,318,064	5,110	15,242,609	29,584	14,040,578,652
21. Issued during year.....	4	120,000			433	287,051,626			437	287,171,626
22. Other changes to in force (Net).....	(1,398)	(18,241,714)			(1,062)	8,322,790,425	(342)	(534,599)	(2,802)	8,304,014,112
23. In force December 31 of current year.....	22,003	964,896,266	0	(a)	448	21,852,160,115	4,768	14,708,010	27,219	22,631,764,390

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	38,060,776	35,225,439		25,715,934	24,183,749
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,108,416	1,082,002		410,001	1,465,411
25.2 Guaranteed renewable (b).....	6,368,635	6,329,448		4,559,640	5,885,897
25.3 Non-renewable for stated reasons only (b).....	12,650	12,884			(107)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	7,489,701	7,424,334	0	4,969,641	7,351,201
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	45,550,477	42,649,773	0	30,685,575	31,534,950

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



\* 6 5 9 7 8 2 0 2 1 4 3 0 1 3 1 0 0 \*

DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,911,384		13,973,276		15,884,640
2. Annuity considerations.....	56,231		(12,942)		43,289
3. Deposit-type contract funds.....		XXX	2,587,000	XXX	2,587,000
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,967,595	0	16,547,334	0	18,514,929
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	163,345				163,345
6.2 Applied to pay renewal premiums.....	106,104				106,104
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	827,932			54,157	882,089
6.4 Other.....	12,206				12,206
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,109,587	0	0	54,157	1,163,744
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,109,587	0	0	54,157	1,163,744
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,936,349		28,153,564		32,089,913
10. Matured endowments.....	86,419			1,386	87,805
11. Annuity benefits.....	909,521		16,516,198		17,425,719
12. Surrender values and withdrawals for life contracts.....	10,251,488		118,024		10,369,512
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	22,580	0	41	0	22,601
14. All other benefits, except accident and health.....					0
15. Totals.....	15,206,337	0	44,787,827	1,386	59,995,550

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	22,580		41		22,601
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	22,580	0	41	0	22,601

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	32	479,651			55	862,578	10	30,081	97	1,372,309
17. Incurred during current year.....	404	3,936,178			1,322	29,824,490	147	193,025	1,873	33,953,693
Settled during current year:										
18.1 By payment in full.....	406	4,022,768			1,291	28,153,564	7	1,386	1,704	32,177,718
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	406	4,022,768	0	0	1,291	28,153,564	7	1,386	1,704	32,177,718
18.4 Reduction by compromise.....							144	206,249	144	206,249
18.5 Amount rejected.....										0
18.6 Total settlements.....	406	4,022,768	0	0	1,291	28,153,564	151	207,635	1,848	32,383,967
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	30	393,061	0	0	86	2,533,504	6	15,471	122	2,942,035
POLICY EXHIBIT										
20. In force December 31, prior year.....	5,746	291,533,508		(a)	656	8,998,588,545	1,191	3,973,556	7,593	9,294,095,608
21. Issued during year.....	1	45,000			121	161,380,707			122	161,425,707
22. Other changes to in force (Net).....	(102)	(2,088,836)			(575)	803,373,444	(98)	(204,207)	(775)	801,080,401
23. In force December 31 of current year.....	5,645	289,489,672	0	(a)	202	9,963,342,696	1,093	3,769,349	6,940	10,256,601,716

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	17,399,736	15,993,799		18,922,936	16,052,495
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	766,722	774,500		160,398	89,721
25.2 Guaranteed renewable (b).....	1,138,170	1,125,522		546,798	1,157,598
25.3 Non-renewable for stated reasons only (b).....	8,070	8,070			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,912,962	1,908,092	0	707,196	1,247,319
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	19,312,698	17,901,891	0	19,630,132	17,299,814

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





DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	71,431,566		427,484,807		498,916,373
2. Annuity considerations.....	3,779,026		4,316,899		8,095,925
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			13,286,219		13,286,219
5. Totals (Sum of Lines 1 to 4).....	75,210,592	0	445,087,925	0	520,298,517
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	4,768,646			216	4,768,862
6.2 Applied to pay renewal premiums.....	3,769,683				3,769,683
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	32,684,957			1,746,302	34,431,259
6.4 Other.....	413,732				413,732
6.5 Totals (Sum of Lines 6.1 to 6.4).....	41,637,018	0	0	1,746,518	43,383,536
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	144				144
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	144	0	0	0	144
8. Grand Totals (Lines 6.5 + 7.4).....	41,637,162	0	0	1,746,518	43,383,680
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	144,149,326		374,717,086		518,866,412
10. Matured endowments.....	7,047,417			5,053	7,052,470
11. Annuity benefits.....	44,405,142		206,424,555		250,829,697
12. Surrender values and withdrawals for life contracts.....	238,801,279		920,218,364		1,159,019,643
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	745,466	0	16,675	0	762,141
14. All other benefits, except accident and health.....					0
15. Totals.....	435,148,630	0	1,501,376,680	5,053	1,936,530,363

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			14,839		14,839
1302. Waived premium due to disability.....	745,466		1,836		747,302
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	745,466	0	16,675	0	762,141

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1,153	27,395,682			1,040	35,826,544	334	964,458	2,527	64,186,684
17. Incurred during current year.....	11,623	141,740,097			15,219	400,975,084	3,825	7,197,566	30,667	549,912,747
Settled during current year:										
18.1 By payment in full.....	11,898	151,196,743			14,393	374,692,086	29	5,053	26,320	525,893,882
18.2 By payment on compromised claims.....						25,000			0	25,000
18.3 Totals paid.....	11,898	151,196,743	0	0	14,393	374,717,086	29	5,053	26,320	525,918,882
18.4 Reduction by compromise.....						75,000	3,845	7,322,182	3,845	7,397,182
18.5 Amount rejected.....					1	43,000			1	43,000
18.6 Total settlements.....	11,898	151,196,743	0	0	14,394	374,835,086	3,874	7,327,235	30,166	533,359,064
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	878	17,939,036	0	0	1,865	61,966,542	285	834,789	3,028	80,740,367
POLICY EXHIBIT										
20. In force December 31, prior year.....	195,767	10,996,294,937	27	(a)	6,148	136,559,221,225	37,895	125,836,116	239,837	147,681,352,278
21. Issued during year.....	17	5,311,000			2,904	11,722,267,866			2,921	11,727,578,866
22. Other changes to in force (Net).....	(13,587)	(640,429,867)	(27)		(5,635)	(6,353,539,174)	(2,728)	(5,511,317)	(21,977)	(6,999,480,358)
23. In force December 31 of current year.....	182,197	10,361,176,070	0	(a)	3,417	141,927,949,917	35,167	120,324,799	220,781	152,409,450,786

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	380,239,868	350,070,359		214,568,697	218,857,478
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	11,945,065	12,056,150		6,657,503	6,911,899
25.2 Guaranteed renewable (b).....	19,070,245	18,835,466		14,446,313	16,628,592
25.3 Non-renewable for stated reasons only (b).....	139,598	166,790			(4,628)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	31,154,908	31,058,406	0	21,103,816	23,535,863
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	411,394,776	381,128,765	0	235,672,513	242,393,341

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



DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	15,958,997		162,622,287		178,581,284
2. Annuity considerations.....	1,457,717		39,081,614		40,539,331
3. Deposit-type contract funds.....		XXX	1,055,270	XXX	1,055,270
4. Other considerations.....			28,663,423		28,663,423
5. Totals (Sum of Lines 1 to 4).....	17,416,714	0	231,422,594	0	248,839,308
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,135,223			23	1,135,246
6.2 Applied to pay renewal premiums.....	984,123				984,123
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	7,398,290			443,967	7,842,257
6.4 Other.....	66,700				66,700
6.5 Totals (Sum of Lines 6.1 to 6.4).....	9,584,336	0	0	443,990	10,028,326
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	9,584,336	0	0	443,990	10,028,326
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	36,353,608		203,191,403		239,545,011
10. Matured endowments.....	1,572,461			2,555	1,575,016
11. Annuity benefits.....	11,939,539		69,971,799		81,911,338
12. Surrender values and withdrawals for life contracts.....	61,463,022		24,093,040		85,556,062
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	159,647	0	29,601	0	189,248
14. All other benefits, except accident and health.....					0
15. Totals.....	111,488,277	0	297,285,843	2,555	408,776,675

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			26,615		26,615
1302. Waived premium due to disability.....	159,647		2,986		162,633
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	159,647	0	29,601	0	189,248

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	312	4,367,208			752	21,443,804	112	317,585	1,176	26,128,597
17. Incurred during current year.....	3,134	40,369,795			10,143	207,354,048	1,009	1,855,849	14,286	249,579,692
Settled during current year:										
18.1 By payment in full.....	3,231	37,926,069			10,005	203,171,403	18	2,555	13,254	241,100,027
18.2 By payment on compromised claims.....						20,000			0	20,000
18.3 Totals paid.....	3,231	37,926,069	0	0	10,005	203,191,403	18	2,555	13,254	241,120,027
18.4 Reduction by compromise.....							999	1,869,762	999	1,869,762
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3,231	37,926,069	0	0	10,005	203,191,403	1,017	1,872,317	14,253	242,989,789
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	215	6,810,934	0	0	890	25,606,449	104	301,117	1,209	32,718,500
POLICY EXHIBIT										
20. In force December 31, prior year.....	48,417	2,111,070,667		(a)	1,353	48,564,096,037	10,213	32,553,565	59,983	50,707,720,268
21. Issued during year.....	1	50,000			563	551,511,569			564	551,561,569
22. Other changes to in force (Net).....	(3,005)	(102,589,686)			(1,136)	100,483,880	(768)	(1,563,623)	(4,909)	(3,669,429)
23. In force December 31 of current year.....	45,413	2,008,530,981	0	(a)	780	49,216,091,486	9,445	30,989,942	55,638	51,255,612,408

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	108,537,565	98,551,318		57,715,563	76,142,172
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	3,597,505	3,630,789		1,257,670	(1,376,439)
25.2 Guaranteed renewable (b).....	6,800,611	6,722,160		4,612,206	3,764,244
25.3 Non-renewable for stated reasons only (b).....	18,203	18,203			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	10,416,319	10,371,152	0	5,869,876	2,387,805
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	118,953,884	108,922,470	0	63,585,439	78,529,977

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





DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	6,951,114		47,625,927		54,577,041
2. Annuity considerations.....	639,254		838,120		1,477,374
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	7,590,368	0	48,464,047	0	56,054,415
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	814,862			69	814,931
6.2 Applied to pay renewal premiums.....	635,350				635,350
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,619,398			181,343	3,800,741
6.4 Other.....	66,343				66,343
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,135,953	0	0	181,412	5,317,365
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	13				13
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	13	0	0	0	13
8. Grand Totals (Lines 6.5 + 7.4).....	5,135,966	0	0	181,412	5,317,378
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	17,901,315		72,185,626		90,086,941
10. Matured endowments.....	1,121,123			424	1,121,547
11. Annuity benefits.....	6,469,629		33,263,488		39,733,117
12. Surrender values and withdrawals for life contracts.....	27,262,076		326,442		27,588,518
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	80,579	0	1,406	0	81,985
14. All other benefits, except accident and health.....					0
15. Totals.....	52,834,722	0	105,776,962	424	158,612,108

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	79,767		1,406		81,173
1303. Loss of eye or limb benefits.....	812				812
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	80,579	0	1,406	0	81,985

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	153	2,382,136			175	6,128,480	42	97,830	370	8,608,446
17. Incurred during current year.....	1,195	17,775,101			2,962	74,701,498	413	750,971	4,570	83,227,570
Settled during current year:										
18.1 By payment in full.....	1,264	19,022,438			2,934	72,185,626	3	424	4,201	91,208,488
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,264	19,022,438	0	0	2,934	72,185,626	3	424	4,201	91,208,488
18.4 Reduction by compromise.....							431	796,348	431	796,348
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,264	19,022,438	0	0	2,934	72,185,626	434	796,772	4,632	92,004,836
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	84	1,134,799	0	0	203	8,644,352	21	52,029	308	9,831,180
POLICY EXHIBIT										
20. In force December 31, prior year.....	21,347	949,482,475		(a)	962	21,998,838,938	4,096	13,177,285	26,405	22,961,498,697
21. Issued during year.....	1	75,000			370	484,571,933			371	484,646,933
22. Other changes to in force (Net).....	(1,305)	(47,328,868)			(847)	548,291,782	(229)	(417,388)	(2,381)	500,545,526
23. In force December 31 of current year.....	20,043	902,228,607	0	(a)	485	23,031,702,653	3,867	12,759,897	24,395	23,946,691,156

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	44,535,370	40,703,391		35,566,344	28,599,781
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	2,700,337	2,704,858		1,094,854	2,211,267
25.2 Guaranteed renewable (b).....	5,066,723	5,037,219		3,577,229	5,905,863
25.3 Non-renewable for stated reasons only (b).....	17,672	17,672			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	7,784,732	7,759,749	0	4,672,083	8,117,130
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	52,320,102	48,463,140	0	40,238,427	36,716,911

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



DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	11,080,376		93,762,296		104,842,672
2. Annuity considerations.....	220,750		2,674,640		2,895,390
3. Deposit-type contract funds.....		XXX	750,000	XXX	750,000
4. Other considerations.....			92,404,528		92,404,528
5. Totals (Sum of Lines 1 to 4).....	11,301,126	0	189,591,464	0	200,892,590
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	696,073			69	696,142
6.2 Applied to pay renewal premiums.....	534,432				534,432
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,883,806			234,930	5,118,736
6.4 Other.....	36,267				36,267
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,150,578	0	0	234,999	6,385,577
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	6,150,578	0	0	234,999	6,385,577
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	29,396,084		125,495,379		154,891,463
10. Matured endowments.....	1,384,431			747	1,385,178
11. Annuity benefits.....	7,366,025		46,950,740		54,316,765
12. Surrender values and withdrawals for life contracts.....	37,531,920		127,357,187		164,889,107
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	248,718	0	634	0	249,352
14. All other benefits, except accident and health.....					0
15. Totals.....	75,927,178	0	299,803,940	747	375,731,865

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	248,718		634		249,352
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	248,718	0	634	0	249,352

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	203	3,485,106			301	8,801,971	54	141,290	558	12,428,367
17. Incurred during current year.....	1,882	29,212,258			6,069	132,630,957	500	880,328	8,451	162,723,543
Settled during current year:										
18.1 By payment in full.....	1,943	30,780,515			5,910	125,353,879	8	747	7,861	156,135,141
18.2 By payment on compromised claims.....						141,500			0	141,500
18.3 Totals paid.....	1,943	30,780,515	0	0	5,910	125,495,379	8	747	7,861	156,276,641
18.4 Reduction by compromise.....						145,300	487	840,130	487	985,430
18.5 Amount rejected.....										0
18.6 Total settlements.....	1,943	30,780,515	0	0	5,910	125,640,679	495	840,877	8,348	157,262,071
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	142	1,916,849	0	0	460	15,792,249	59	180,741	661	17,889,839
POLICY EXHIBIT										
20. In force December 31, prior year.....	28,752	1,471,586,489		(a)	801	50,703,413,029	5,794	17,488,656	35,347	52,192,488,174
21. Issued during year.....	7	1,266,000			254	915,857,214			261	917,123,214
22. Other changes to in force (Net).....	(1,794)	(72,789,111)			(597)	1,134,595,812	(413)	(745,256)	(2,804)	1,061,061,445
23. In force December 31 of current year.....	26,965	1,400,063,378	0	(a)	458	52,753,866,055	5,381	16,743,400	32,804	54,170,672,833

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	59,750,513	54,201,789		38,206,329	47,635,342
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	2,113,525	2,123,179		1,299,187	3,221,248
25.2 Guaranteed renewable (b).....	3,825,543	3,747,289		2,623,947	506,430
25.3 Non-renewable for stated reasons only (b).....	12,585	10,895		306	253
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	5,951,653	5,881,363	0	3,923,440	3,727,931
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	65,702,166	60,083,152	0	42,129,769	51,363,273

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





DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	21,104,439		119,310,808		140,415,247
2. Annuity considerations.....	1,364,249		1,326,880		2,691,129
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			130,115		130,115
5. Totals (Sum of Lines 1 to 4).....	22,468,688	0	120,767,803	0	143,236,491
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	924,129				924,129
6.2 Applied to pay renewal premiums.....	729,291				729,291
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,831,394			194,790	7,026,184
6.4 Other.....	125,195				125,195
6.5 Totals (Sum of Lines 6.1 to 6.4).....	8,610,009	0	0	194,790	8,804,799
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	8,610,009	0	0	194,790	8,804,799
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	43,360,049		151,881,698		195,241,747
10. Matured endowments.....	873,484			1,036	874,520
11. Annuity benefits.....	17,287,966		51,196,734		68,484,700
12. Surrender values and withdrawals for life contracts.....	80,151,111		3,366,889		83,518,000
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	424,407	0	4,655	0	429,062
14. All other benefits, except accident and health.....					0
15. Totals.....	142,097,017	0	206,449,976	1,036	348,548,029

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			1,216		1,216
1302. Waived premium due to disability.....	424,407		3,439		427,846
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	424,407	0	4,655	0	429,062

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	146	6,127,412			317	16,724,234	41	126,333	504	22,977,980
17. Incurred during current year.....	1,508	41,861,881			4,929	156,090,480	451	837,050	6,888	198,789,411
Settled during current year:										
18.1 By payment in full.....	1,533	44,233,533			4,876	151,881,698	3	1,036	6,412	196,116,267
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,533	44,233,533	0	0	4,876	151,881,698	3	1,036	6,412	196,116,267
18.4 Reduction by compromise.....							452	857,237	452	857,237
18.5 Amount rejected.....					2	1,134,000			2	1,134,000
18.6 Total settlements.....	1,533	44,233,533	0	0	4,878	153,015,698	455	858,273	6,866	198,107,504
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	121	3,755,760	0	0	368	19,799,016	37	105,110	526	23,659,887
POLICY EXHIBIT										
20. In force December 31, prior year.....	34,366	2,923,111,611		(a)	2,712	38,890,691,546	4,871	14,464,584	41,949	41,828,267,741
21. Issued during year.....	6	260,000			656	1,563,042,560			662	1,563,302,560
22. Other changes to in force (Net).....	(2,011)	(143,838,764)			(2,186)	621,950,375	(362)	(726,977)	(4,559)	477,384,634
23. In force December 31 of current year.....	32,361	2,779,532,847	0	(a)	1,182	41,075,684,481	4,509	13,737,607	38,052	43,868,954,935

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	102,952,542	93,896,820		75,880,977	72,174,744
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	4,404,405	4,410,364		1,816,126	5,591,811
25.2 Guaranteed renewable (b).....	4,130,298	4,070,489		4,187,704	4,675,325
25.3 Non-renewable for stated reasons only (b).....	50,922	50,614		13,754	11,380
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,585,625	8,531,467	0	6,017,584	10,278,516
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	111,538,167	102,428,287	0	81,898,561	82,453,260

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



DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....	65,810,669		194,519,582		260,330,251
2. Annuity considerations.....	3,710,670		19,046,832		22,757,502
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			397,921,593		397,921,593
5. Totals (Sum of Lines 1 to 4).....	69,521,339	0	611,488,007	0	681,009,346
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....	4,241,093			84	4,241,177
6.2 Applied to pay renewal premiums.....	4,582,655				4,582,655
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	26,312,206			658,355	26,970,561
6.4 Other.....	424,985				424,985
6.5 Totals (Sum of Lines 6.1 to 6.4).....	35,560,939	0	0	658,439	36,219,378
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	62				62
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	62	0	0	0	62
8. Grand Totals (Lines 6.5 + 7.4).....	35,561,001	0	0	658,439	36,219,440
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....	110,173,922		179,646,576		289,820,498
10. Matured endowments.....	4,566,727			1,689	4,568,416
11. Annuity benefits.....	34,094,221		205,198,675		239,292,896
12. Surrender values and withdrawals for life contracts.....	279,962,288		2,024,794,806		2,304,757,094
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	828,837	0	2,882	0	831,719
14. All other benefits, except accident and health.....					0
15. Totals.....	429,625,995	0	2,409,642,939	1,689	2,839,270,623

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	828,837		2,882		831,719
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	828,837	0	2,882	0	831,719

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	740	12,657,298			346	21,917,467	168	526,117	1,254	35,100,881
17. Incurred during current year.....	6,626	117,507,646			6,498	177,802,753	1,708	2,824,163	14,832	298,134,562
<b>Settled during current year:</b>										
18.1 By payment in full.....	6,798	114,740,649			6,144	179,646,576	11	1,689	12,953	294,388,914
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	6,798	114,740,649	0	0	6,144	179,646,576	11	1,689	12,953	294,388,914
18.4 Reduction by compromise.....							1,733	2,972,691	1,733	2,972,691
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6,798	114,740,649	0	0	6,144	179,646,576	1,744	2,974,380	14,686	297,361,605
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	568	15,424,295	0	0	700	20,073,644	132	375,900	1,400	35,873,838
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	120,006	9,438,507,532		(a)	3,527	88,675,478,081	15,256	47,880,826	138,789	98,161,866,439
21. Issued during year.....	10	465,000			903	32,331,094,914			913	32,331,559,914
22. Other changes to in force (Net).....	(7,929)	(478,788,410)			(3,731)	(27,963,919,869)	(1,146)	(2,341,072)	(12,806)	(28,445,049,351)
23. In force December 31 of current year.....	112,087	8,960,184,122	0	(a)	699	93,042,653,126	14,110	45,539,754	126,896	102,048,377,002

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	217,762,462	198,756,266		168,738,546	122,362,381
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
<b>Other Individual Policies:</b>					
25.1 Non-cancelable (b).....	9,363,327	9,435,290		4,073,555	4,184,909
25.2 Guaranteed renewable (b).....	21,534,647	21,468,770		15,791,891	16,946,104
25.3 Non-renewable for stated reasons only (b).....	109,105	129,414			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	31,007,079	31,033,474	0	19,865,446	21,131,013
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	248,769,541	229,789,740	0	188,603,992	143,493,394

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





DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	36,085,401		211,256,152		247,341,553
2. Annuity considerations.....	2,029,852		15,124,257		17,154,109
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			21,270,598		21,270,598
5. Totals (Sum of Lines 1 to 4).....	38,115,253	0	247,651,007	0	285,766,260
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,931,610			94	1,931,704
6.2 Applied to pay renewal premiums.....	1,742,551				1,742,551
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	13,452,743			495,739	13,948,482
6.4 Other.....	175,279				175,279
6.5 Totals (Sum of Lines 6.1 to 6.4).....	17,302,183	0	0	495,833	17,798,016
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	5				5
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	5	0	0	0	5
8. Grand Totals (Lines 6.5 + 7.4).....	17,302,188	0	0	495,833	17,798,021
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	51,543,801		420,659,671		472,203,472
10. Matured endowments.....	3,252,255			2,259	3,254,514
11. Annuity benefits.....	25,151,593		101,177,802		126,329,395
12. Surrender values and withdrawals for life contracts.....	123,389,205		52,866,819		176,256,024
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	311,789	0	735	0	312,524
14. All other benefits, except accident and health.....					0
15. Totals.....	203,648,643	0	574,705,027	2,259	778,355,929

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	311,789		735		312,524
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	311,789	0	735	0	312,524

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	477	9,874,544			746	22,553,640	104	352,150	1,327	32,780,333
17. Incurred during current year.....	3,837	56,233,968			13,608	427,879,273	1,017	1,909,089	18,462	486,022,330
Settled during current year:										
18.1 By payment in full.....	4,001	54,796,056			13,572	420,659,671	13	2,259	17,586	475,457,986
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4,001	54,796,056	0	0	13,572	420,659,671	13	2,259	17,586	475,457,986
18.4 Reduction by compromise.....							1,016	1,993,868	1,016	1,993,868
18.5 Amount rejected.....					1	80,000			1	80,000
18.6 Total settlements.....	4,001	54,796,056	0	0	13,573	420,739,671	1,029	1,996,127	18,603	477,531,854
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	313	11,312,456	0	0	781	29,693,242	92	265,112	1,186	41,270,809
POLICY EXHIBIT										
20. In force December 31, prior year.....	74,526	5,005,657,882	6	(a)	1,577	117,327,451,509	10,827	35,777,660	86,936	122,368,887,051
21. Issued during year.....	9	811,000			832	4,668,705,223			841	4,669,516,223
22. Other changes to in force (Net).....	(4,847)	(244,771,062)	(6)		(1,503)	12,994,977,520	(719)	(1,341,744)	(7,075)	12,748,864,714
23. In force December 31 of current year.....	69,688	4,761,697,820	0	(a)	906	134,991,134,252	10,108	34,435,916	80,702	139,787,267,988

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	158,103,651	143,721,562		143,473,943	130,408,888
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	5,511,783	5,485,530		3,336,142	5,611,970
25.2 Guaranteed renewable (b).....	12,662,735	12,653,617		7,804,729	11,177,494
25.3 Non-renewable for stated reasons only (b).....	54,060	54,215			(785)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	18,228,578	18,193,362	0	11,140,871	16,788,679
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	176,332,229	161,914,924	0	154,614,814	147,197,567

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



DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,351,338		14,537,888		23,889,226
2. Annuity considerations.....	981,149		2,963,394		3,944,543
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	10,332,487	0	17,501,282	0	27,833,769
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	892,969				892,969
6.2 Applied to pay renewal premiums.....	598,892				598,892
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,270,301			90,418	4,360,719
6.4 Other.....	40,531				40,531
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,802,693	0	0	90,418	5,893,111
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	41				41
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	41	0	0	0	41
8. Grand Totals (Lines 6.5 + 7.4).....	5,802,734	0	0	90,418	5,893,152
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	24,360,518		23,380,986		47,741,504
10. Matured endowments.....	1,089,036			252	1,089,288
11. Annuity benefits.....	9,028,882		16,252,461		25,281,343
12. Surrender values and withdrawals for life contracts.....	36,124,508		121,254		36,245,762
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	204,528	0	1,275	0	205,803
14. All other benefits, except accident and health.....					0
15. Totals.....	70,807,472	0	39,755,976	252	110,563,700

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	204,528		1,275		205,803
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	204,528	0	1,275	0	205,803

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	111	1,926,420			53	2,576,901	17	47,787	181	4,551,107
17. Incurred during current year.....	1,313	26,010,183			1,059	21,487,469	222	411,124	2,594	47,908,776
Settled during current year:										
18.1 By payment in full.....	1,300	25,449,554			1,062	23,380,986	2	252	2,364	48,830,792
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,300	25,449,554	0	0	1,062	23,380,986	2	252	2,364	48,830,792
18.4 Reduction by compromise.....							223	410,405	223	410,405
18.5 Amount rejected.....										0
18.6 Total settlements.....	1,300	25,449,554	0	0	1,062	23,380,986	225	410,657	2,587	49,241,197
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	124	2,487,049	0	0	50	683,384	14	48,254	188	3,218,686
POLICY EXHIBIT										
20. In force December 31, prior year.....	25,688	1,226,825,967		(a)	212	9,464,579,737	2,242	6,511,086	28,142	10,697,916,790
21. Issued during year.....	1	10,000			71	261,737,347			72	261,747,347
22. Other changes to in force (Net).....	(1,402)	(65,628,152)			(177)	(177,651,274)	(149)	(298,828)	(1,728)	(243,578,254)
23. In force December 31 of current year.....	24,287	1,161,207,815	0	(a)	106	9,548,665,810	2,093	6,212,258	26,486	10,716,085,883

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	16,279,626	14,942,580		17,333,706	13,265,111
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,046,948	1,116,665		1,914,801	1,036,781
25.2 Guaranteed renewable (b).....	2,853,085	2,818,613		2,471,186	2,245,186
25.3 Non-renewable for stated reasons only (b).....	10,840	10,718		3,944	3,263
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,910,873	3,945,996	0	4,389,931	3,285,230
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	20,190,499	18,888,576	0	21,723,637	16,550,341

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





DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	30,500,263		573,788,601		604,288,864
2. Annuity considerations.....	2,381,826		3,944,170		6,325,996
3. Deposit-type contract funds.....		XXX	15,000,000	XXX	15,000,000
4. Other considerations.....			1,414,711		1,414,711
5. Totals (Sum of Lines 1 to 4).....	32,882,089	0	594,147,482	0	627,029,571
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,308,718			369	2,309,087
6.2 Applied to pay renewal premiums.....	1,731,168				1,731,168
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	14,379,288			1,016,457	15,395,745
6.4 Other.....	132,241				132,241
6.5 Totals (Sum of Lines 6.1 to 6.4).....	18,551,415	0	0	1,016,826	19,568,241
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	16				16
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	16	0	0	0	16
8. Grand Totals (Lines 6.5 + 7.4).....	18,551,431	0	0	1,016,826	19,568,257
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	67,444,495		555,862,337		623,306,832
10. Matured endowments.....	3,330,514			2,737	3,333,251
11. Annuity benefits.....	27,321,970		174,888,056		202,210,026
12. Surrender values and withdrawals for life contracts.....	134,400,550		4,745,421		139,145,971
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	455,305	0	19,403	0	474,708
14. All other benefits, except accident and health.....					0
15. Totals.....	232,952,834	0	735,515,217	2,737	968,470,788

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	455,305		19,403		474,708
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	455,305	0	19,403	0	474,708

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	721	7,622,847			2,211	85,352,739	223	673,729	3,155	93,649,315
17. Incurred during current year.....	6,712	72,132,491			23,115	583,093,521	2,437	4,490,164	32,264	659,716,176
Settled during current year:										
18.1 By payment in full.....	6,912	70,775,009			22,684	555,837,337	21	2,737	29,617	626,615,083
18.2 By payment on compromised claims.....						25,000			0	25,000
18.3 Totals paid.....	6,912	70,775,009	0	0	22,684	555,862,337	21	2,737	29,617	626,640,083
18.4 Reduction by compromise.....						269,000	2,466	4,654,475	2,466	4,923,475
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6,912	70,775,009	0	0	22,684	556,131,337	2,487	4,657,212	32,083	631,563,558
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	521	8,980,329	0	0	2,642	112,314,923	173	506,681	3,336	121,801,933
POLICY EXHIBIT										
20. In force December 31, prior year.....	101,187	3,775,755,051		(a).....	11,461	146,001,579,458	22,720	74,463,684	135,368	149,851,798,194
21. Issued during year.....	16	1,052,000			758	12,954,214,053			774	12,955,266,053
22. Other changes to in force (Net).....	(6,873)	(196,436,992)			(9,041)	(13,250,691,707)	(1,693)	(3,322,659)	(17,607)	(13,450,451,358)
23. In force December 31 of current year.....	94,330	3,580,370,059	0	(a).....	3,178	145,705,101,804	21,027	71,141,025	118,535	149,356,612,889

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	171,528,631	155,821,239		117,006,108	106,373,752
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	6,146,916	6,140,774		2,387,889	6,039,103
25.2 Guaranteed renewable (b).....	9,008,256	8,875,654		6,633,986	7,271,634
25.3 Non-renewable for stated reasons only (b).....	89,646	90,690			(1,057)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	15,244,818	15,107,118	0	9,021,875	13,309,680
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	186,773,449	170,928,357	0	126,027,983	119,683,432

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



DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978  
**LIFE INSURANCE**

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....	14,547,473		92,773,136		107,320,609
2. Annuity considerations.....	547,706		2,516,901		3,064,607
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	15,095,179	0	95,290,037	0	110,385,216
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....	1,146,946				1,146,946
6.2 Applied to pay renewal premiums.....	832,392				832,392
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,823,403			243,739	5,067,142
6.4 Other.....	162,366				162,366
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,965,107	0	0	243,739	7,208,846
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	106				106
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	106	0	0	0	106
8. Grand Totals (Lines 6.5 + 7.4).....	6,965,213	0	0	243,739	7,208,952
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....	30,022,816		91,468,425		121,491,241
10. Matured endowments.....	672,114			1,640	673,754
11. Annuity benefits.....	9,490,057		45,315,494		54,805,551
12. Surrender values and withdrawals for life contracts.....	56,611,288		223,330,031		279,941,319
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	71,230	0	335	0	71,565
14. All other benefits, except accident and health.....					0
15. Totals.....	96,867,505	0	360,114,285	1,640	456,983,430

<b>DETAILS OF WRITE-INS</b>					
1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	71,230		335		71,565
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	71,230	0	335	0	71,565

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	197	7,166,252			299	13,872,380	70	218,847	566	21,257,480
17. Incurred during current year.....	1,751	26,533,670			3,745	89,887,074	726	1,165,031	6,222	117,585,775
<b>Settled during current year:</b>										
18.1 By payment in full.....	1,810	30,659,570			3,771	91,468,425	16	1,640	5,597	122,129,635
18.2 By payment on compromised claims.....	1	35,360							1	35,360
18.3 Totals paid.....	1,811	30,694,930	0	0	3,771	91,468,425	16	1,640	5,598	122,164,995
18.4 Reduction by compromise.....							739	1,271,563	739	1,271,563
18.5 Amount rejected.....										0
18.6 Total settlements.....	1,811	30,694,930	0	0	3,771	91,468,425	755	1,273,203	6,337	123,436,558
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	137	3,004,992	0	0	273	12,291,029	41	110,675	451	15,406,697
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	30,176	1,823,595,491		(a)	3,757	38,410,155,826	5,821	17,723,107	39,754	40,251,474,524
21. Issued during year.....	4	243,000			701	471,471,250			705	471,714,250
22. Other changes to in force (Net).....	(1,930)	(93,198,176)			(3,285)	13,145,578,943	(439)	(850,948)	(5,654)	13,061,529,819
23. In force December 31 of current year.....	28,250	1,730,640,315	0	(a)	1,173	52,027,206,119	5,382	16,872,159	34,805	53,774,718,593

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	93,983,739	85,312,165		50,268,364	54,411,361
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
<b>Other Individual Policies:</b>					
25.1 Non-cancelable (b).....	3,873,582	3,917,442		1,861,833	(1,408,402)
25.2 Guaranteed renewable (b).....	7,656,391	7,639,885		4,039,671	2,957,929
25.3 Non-renewable for stated reasons only (b).....	33,744	33,744			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	11,563,717	11,591,071	0	5,901,504	1,549,527
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	105,547,456	96,903,236	0	56,169,868	55,960,888

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





DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	18,449,342		152,397,335		170,846,677
2. Annuity considerations.....	958,125		575,229		1,533,354
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			17,673,015		17,673,015
5. Totals (Sum of Lines 1 to 4).....	19,407,467	0	170,645,579	0	190,053,046
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,403,217				1,403,217
6.2 Applied to pay renewal premiums.....	1,377,668				1,377,668
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	8,839,461			628,856	9,468,317
6.4 Other.....	150,601				150,601
6.5 Totals (Sum of Lines 6.1 to 6.4).....	11,770,947	0	0	628,856	12,399,803
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	9				9
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	9	0	0	0	9
8. Grand Totals (Lines 6.5 + 7.4).....	11,770,956	0	0	628,856	12,399,812
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	41,421,143		227,585,245		269,006,388
10. Matured endowments.....	2,219,063			3,431	2,222,494
11. Annuity benefits.....	23,337,535		94,571,673		117,909,208
12. Surrender values and withdrawals for life contracts.....	127,105,760		165,560,568		292,666,328
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	255,002	0	4,284	0	259,286
14. All other benefits, except accident and health.....					0
15. Totals.....	194,338,503	0	487,721,770	3,431	682,063,704

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	255,002		4,284		259,286
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	255,002	0	4,284	0	259,286

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	467	7,595,586			540	22,221,806	147	433,731	1,154	30,251,122
17. Incurred during current year.....	4,164	40,448,578			8,106	227,714,709	1,285	2,586,991	13,555	270,750,278
Settled during current year:										
18.1 By payment in full.....	4,300	43,640,206			8,039	227,585,245	19	3,431	12,358	271,228,882
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4,300	43,640,206	0	0	8,039	227,585,245	19	3,431	12,358	271,228,882
18.4 Reduction by compromise.....							1,315	2,704,431	1,315	2,704,431
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4,300	43,640,206	0	0	8,039	227,585,245	1,334	2,707,862	13,673	273,933,313
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	331	4,403,958	0	0	607	22,351,270	98	312,860	1,036	27,068,087
POLICY EXHIBIT										
20. In force December 31, prior year.....	65,691	2,593,125,397		(a)	1,796	64,724,535,971	13,936	46,171,090	81,423	67,363,832,458
21. Issued during year.....	3	982,000			836	1,959,889,310			839	1,960,871,310
22. Other changes to in force (Net).....	(4,421)	(170,860,951)			(1,352)	3,982,479,993	(959)	(1,984,226)	(6,732)	3,809,634,816
23. In force December 31 of current year.....	61,273	2,423,246,446	0	(a)	1,280	70,666,905,274	12,977	44,186,864	75,530	73,134,338,584

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	132,313,145	122,203,838		110,503,970	91,900,778
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	3,183,756	3,209,330		2,050,828	886,097
25.2 Guaranteed renewable (b).....	9,771,622	9,708,664		5,871,401	5,424,374
25.3 Non-renewable for stated reasons only (b).....	27,980	33,871			(3,413)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	12,983,358	12,951,865	0	7,922,229	6,307,058
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	145,296,503	135,155,703	0	118,426,199	98,207,836

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



DIRECT BUSINESS IN THE STATE OF NORTHERN MARIANA ISLANDS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....	1,015		590,504		591,519
2. Annuity considerations.....	-		-		0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,015	0	590,504	0	591,519
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....					0
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....							1	320	1	320
17. Incurred during current year.....	1						(1)	(320)	0	(320)
<b>Settled during current year:</b>										
18.1 By payment in full.....	1								1	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	0	0	0	0	0	0	0	1	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	0	0	0	0	0	0	0	1	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Pol.					
20. In force December 31, prior year.....				(a)		141,296,375	76	266,843	76	141,563,218
21. Issued during year.....									0	0
22. Other changes to in force (Net).....						162,040,894	(2)	(5,557)	(2)	162,035,337
23. In force December 31 of current year.....	0	0	0	(a)	0	303,337,269	74	261,286	74	303,598,555

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	883,289	780,824		14,140	9,659
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
<b>Other Individual Policies:</b>					
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).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	883,289	780,824	0	14,140	9,659

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





DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	8,339,783		48,471,168		56,810,951
2. Annuity considerations.....	361,235		541,289		902,524
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			3,930,180		3,930,180
5. Totals (Sum of Lines 1 to 4).....	8,701,018	0	52,942,637	0	61,643,655
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	432,446				432,446
6.2 Applied to pay renewal premiums.....	382,735				382,735
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,652,554			35,589	2,688,143
6.4 Other.....	35,803				35,803
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,503,538	0	0	35,589	3,539,127
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,503,538	0	0	35,589	3,539,127
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	18,076,243		84,092,769		102,169,012
10. Matured endowments.....	322,586			913	323,499
11. Annuity benefits.....	6,836,521		40,516,355		47,352,876
12. Surrender values and withdrawals for life contracts.....	41,104,249		1,344,002		42,448,251
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	243,686	0	98	0	243,784
14. All other benefits, except accident and health.....					0
15. Totals.....	66,583,285	0	125,953,224	913	192,537,422

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	242,186		98		242,284
1303. Loss of eye or limb benefits.....	1,500				1,500
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	243,686	0	98	0	243,784

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	88	2,933,495			171	5,476,083	12	32,883	271	8,442,461
17. Incurred during current year.....	553	16,599,453			3,144	84,406,831	83	133,971	3,780	101,140,255
Settled during current year:										
18.1 By payment in full.....	590	18,398,829			3,106	84,084,799	6	913	3,702	102,484,541
18.2 By payment on compromised claims.....						7,969			0	7,969
18.3 Totals paid.....	590	18,398,829	0	0	3,106	84,092,768	6	913	3,702	102,492,510
18.4 Reduction by compromise.....						24,133	83	150,910	83	175,043
18.5 Amount rejected.....										0
18.6 Total settlements.....	590	18,398,829	0	0	3,106	84,116,901	89	151,823	3,785	102,667,553
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	51	1,134,119	0	0	209	5,766,013	6	15,031	266	6,915,163
POLICY EXHIBIT										
20. In force December 31, prior year.....	14,159	1,088,178,359		(a)	339	19,991,767,165	877	2,586,009	15,375	21,082,531,532
21. Issued during year.....	1	30,000			281	513,786,518			282	513,816,518
22. Other changes to in force (Net).....	(751)	(44,085,999)			(264)	(154,075,361)	(56)	(94,549)	(1,071)	(198,255,909)
23. In force December 31 of current year.....	13,409	1,044,122,360	0	(a)	356	20,351,478,322	821	2,491,460	14,586	21,398,092,141

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	43,855,846	40,437,035		32,015,618	38,612,825
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,802,918	1,829,300		1,567,479	775,774
25.2 Guaranteed renewable (b).....	1,868,056	1,803,870		1,150,118	1,296,899
25.3 Non-renewable for stated reasons only (b).....		5,389			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,670,974	3,638,559	0	2,717,597	2,072,673
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	47,526,820	44,075,594	0	34,733,215	40,685,498

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



DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,526,677		8,253,045		9,779,722
2. Annuity considerations.....	29,045		23,521		52,566
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,555,722	0	8,276,566	0	9,832,288
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	136,808				136,808
6.2 Applied to pay renewal premiums.....	73,044				73,044
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	803,086			55,913	858,999
6.4 Other.....	25,209				25,209
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,038,147	0	0	55,913	1,094,060
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,038,147	0	0	55,913	1,094,060
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,825,094		28,405,566		32,230,660
10. Matured endowments.....	419,485			551	420,036
11. Annuity benefits.....	1,396,750		11,200,945		12,597,695
12. Surrender values and withdrawals for life contracts.....	7,302,454		198,668		7,501,122
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	17,810	0	40	0	17,850
14. All other benefits, except accident and health.....					0
15. Totals.....	12,961,593	0	39,805,219	551	52,767,363

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	17,810		40		17,850
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	17,810	0	40	0	17,850

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	29	304,507			70	2,179,401	7	21,301	106	2,505,209
17. Incurred during current year.....	377	4,272,807			1,039	28,139,870	130	240,507	1,546	32,653,184
Settled during current year:										
18.1 By payment in full.....	378	4,244,579			1,038	28,405,566	2	551	1,418	32,650,696
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	378	4,244,579	0	0	1,038	28,405,566	2	551	1,418	32,650,696
18.4 Reduction by compromise.....							128	239,288	128	239,288
18.5 Amount rejected.....										0
18.6 Total settlements.....	378	4,244,579	0	0	1,038	28,405,566	130	239,839	1,546	32,889,984
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	28	332,735	0	0	71	1,913,705	7	21,969	106	2,268,409
POLICY EXHIBIT										
20. In force December 31, prior year.....	5,091	196,340,105	(a)		444	6,880,177,446	1,298	4,137,482	6,833	7,080,655,033
21. Issued during year.....					122	11,396,850			122	11,396,850
22. Other changes to in force (Net).....	(203)	(4,491,840)			(362)	813,062,661	(72)	(86,332)	(637)	808,484,489
23. In force December 31 of current year.....	4,888	191,848,265	0	(a)	204	7,704,636,957	1,226	4,051,150	6,318	7,900,536,372

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	9,365,999	8,684,479		2,272,069	11,886,841
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	527,360	547,140		496,119	596,793
25.2 Guaranteed renewable (b).....	706,344	707,859		366,355	833,093
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).....	1,233,704	1,254,999	0	862,474	1,429,886
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	10,599,703	9,939,478	0	3,134,543	13,316,727

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





DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	49,064,199		386,635,605		435,699,804
2. Annuity considerations.....	1,603,715		3,056,985		4,660,700
3. Deposit-type contract funds.....		XXX	355,690	XXX	355,690
4. Other considerations.....			30,445,422		30,445,422
5. Totals (Sum of Lines 1 to 4).....	50,667,914	0	420,493,702	0	471,161,616
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,655,261				2,655,261
6.2 Applied to pay renewal premiums.....	2,278,590				2,278,590
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	19,236,932			305,255	19,542,187
6.4 Other.....	281,742				281,742
6.5 Totals (Sum of Lines 6.1 to 6.4).....	24,452,525	0	0	305,255	24,757,780
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	24,452,525	0	0	305,255	24,757,780
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	93,825,757		321,961,423		415,787,180
10. Matured endowments.....	2,305,799			2,057	2,307,856
11. Annuity benefits.....	21,497,885		124,670,905		146,168,790
12. Surrender values and withdrawals for life contracts.....	144,468,851		470,613,660		615,082,511
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	841,223	0	43,434	0	884,657
14. All other benefits, except accident and health.....					0
15. Totals.....	262,939,515	0	917,289,422	2,057	1,180,230,994

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			41,382		41,382
1302. Waived premium due to disability.....	840,623		2,052		842,675
1303. Loss of eye or limb benefits.....	600				600
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	841,223	0	43,434	0	884,657

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	436	14,698,309			653	27,666,117	76	214,881	1,165	42,579,307
17. Incurred during current year.....	3,769	90,344,069			11,360	327,381,405	833	1,522,459	15,962	419,247,933
Settled during current year:										
18.1 By payment in full.....	3,917	96,131,556			11,131	321,961,423	10	2,057	15,058	418,095,036
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3,917	96,131,556	0	0	11,131	321,961,423	10	2,057	15,058	418,095,036
18.4 Reduction by compromise.....							839	1,579,745	839	1,579,745
18.5 Amount rejected.....					1	50,000			1	50,000
18.6 Total settlements.....	3,917	96,131,556	0	0	11,132	322,011,423	849	1,581,802	15,898	419,724,781
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	288	8,910,822	0	0	881	33,036,099	60	155,538	1,229	42,102,459
POLICY EXHIBIT										
20. In force December 31, prior year.....	84,497	6,385,488,123	(a)		2,211	104,877,061,412	7,370	22,555,163	94,078	111,285,104,697
21. Issued during year.....	15	1,562,000			1,817	2,098,037,957			1,832	2,099,599,957
22. Other changes to in force (Net).....	(3,579)	(255,860,275)			(2,884)	37,313,858,000	(553)	(969,398)	(7,016)	37,057,028,327
23. In force December 31 of current year.....	80,933	6,131,189,848	0	(a)	1,144	144,288,957,369	6,817	21,585,765	88,894	150,441,732,981

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	330,807,621	304,039,594		314,710,914	245,183,156
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	7,806,963	7,794,792		4,117,129	1,630,557
25.2 Guaranteed renewable (b).....	10,299,698	10,179,326		7,035,770	11,745,463
25.3 Non-renewable for stated reasons only (b).....	98,467	101,085			(2,099)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	18,205,128	18,075,203	0	11,152,899	13,373,921
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	349,012,749	322,114,797	0	325,863,813	258,557,077

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



DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR

NAIC Group Code....241

NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	525,985		9,981,151		10,507,136
2. Annuity considerations.....	14,484		76,291		90,775
3. Deposit-type contract funds.....		XXX	105,250	XXX	105,250
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	540,469	0	10,162,692	0	10,703,161
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	20,637				20,637
6.2 Applied to pay renewal premiums.....	32,370				32,370
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	240,221			3,882	244,103
6.4 Other.....	1,039				1,039
6.5 Totals (Sum of Lines 6.1 to 6.4).....	294,267	0	0	3,882	298,149
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	294,267	0	0	3,882	298,149
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	573,624		16,150,242		16,723,866
10. Matured endowments.....	78,106				78,106
11. Annuity benefits.....	291,199		3,091,121		3,382,320
12. Surrender values and withdrawals for life contracts.....	2,146,297		18,220		2,164,517
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	10,313	0	0	0	10,313
14. All other benefits, except accident and health.....					0
15. Totals.....	3,099,539	0	19,259,583	0	22,359,122

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	10,313				10,313
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	10,313	0	0	0	10,313

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	38,328			42	1,179,700		(1)	46	1,218,027
17. Incurred during current year.....	40	726,007			583	16,234,325	23	41,584	646	17,001,916
Settled during current year:										
18.1 By payment in full.....	42	651,730			592	16,150,242			634	16,801,972
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	42	651,730	0	0	592	16,150,242	0	0	634	16,801,972
18.4 Reduction by compromise.....							23	41,584	23	41,584
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	42	651,730	0	0	592	16,150,242	23	41,584	657	16,843,556
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	112,605	0	0	33	1,263,783	0	(1)	35	1,376,387
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,310	83,027,349		(a)	749	4,939,643,949	92	290,741	2,151	5,022,962,039
21. Issued during year.....					95	24,020,051			95	24,020,051
22. Other changes to in force (Net).....	(187)	(6,877,110)			(690)	1,529,760,841	(5)	(1,710)	(882)	1,522,882,021
23. In force December 31 of current year.....	1,123	76,150,239	0	(a)	154	6,493,424,841	87	289,031	1,364	6,569,864,111

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	15,653,481	14,348,606		11,973,589	8,459,331
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	316,019	315,981		185,969	244,733
25.2 Guaranteed renewable (b).....	537,059	527,949		269,414	273,211
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).....	853,078	843,930	0	455,383	517,944
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	16,506,559	15,192,536	0	12,428,972	8,977,275

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





DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,278,239		26,048,962		29,327,201
2. Annuity considerations.....	78,176		6,242,004		6,320,180
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			23,109,189		23,109,189
5. Totals (Sum of Lines 1 to 4).....	3,356,415	0	55,400,155	0	58,756,570
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	226,216				226,216
6.2 Applied to pay renewal premiums.....	179,839				179,839
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,609,761			108,834	1,718,595
6.4 Other.....	27,084				27,084
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,042,900	0	0	108,834	2,151,734
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	26				26
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	26	0	0	0	26
8. Grand Totals (Lines 6.5 + 7.4).....	2,042,926	0	0	108,834	2,151,760
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	7,787,071		32,777,228		40,564,299
10. Matured endowments.....	309,522			32	309,554
11. Annuity benefits.....	4,942,640		34,459,208		39,401,848
12. Surrender values and withdrawals for life contracts.....	20,240,752		64,844		20,305,596
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	29,633	0	371	0	30,004
14. All other benefits, except accident and health.....					0
15. Totals.....	33,309,618	0	67,301,651	32	100,611,301

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	29,633		371		30,004
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	29,633	0	371	0	30,004

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	73	1,637,494			151	3,803,551	34	108,808	258	5,549,853
17. Incurred during current year.....	687	7,631,558			1,675	34,967,009	259	484,425	2,621	43,082,992
Settled during current year:										
18.1 By payment in full.....	697	8,096,593			1,674	32,777,228	1	32	2,372	40,873,853
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	697	8,096,593	0	0	1,674	32,777,228	1	32	2,372	40,873,853
18.4 Reduction by compromise.....							266	510,029	266	510,029
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	697	8,096,593	0	0	1,674	32,777,228	267	510,061	2,638	41,383,882
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	63	1,172,459	0	0	152	5,993,332	26	83,172	241	7,248,963
POLICY EXHIBIT										
20. In force December 31, prior year.....	11,382	462,321,316		(a)	548	15,349,446,010	2,408	8,061,547	14,338	15,819,828,873
21. Issued during year.....	3	55,000			181	137,017,431			184	137,072,431
22. Other changes to in force (Net).....	(732)	(18,151,405)			(494)	(1,393,776,917)	(164)	(325,005)	(1,390)	(1,412,253,327)
23. In force December 31 of current year.....	10,653	444,224,911	0	(a)	235	14,092,686,524	2,244	7,736,542	13,132	14,544,647,977

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	42,678,991	39,123,426		25,835,119	26,302,546
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	945,805	963,449		596,602	497,848
25.2 Guaranteed renewable (b).....	3,438,681	3,418,920		2,036,367	1,793,425
25.3 Non-renewable for stated reasons only (b).....	47,093	47,093			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,431,579	4,429,462	0	2,632,969	2,291,273
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	47,110,570	43,552,888	0	28,468,088	28,593,819

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



DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	12,815,056		32,498,866		45,313,922
2. Annuity considerations.....	742,323		3,644,299		4,386,622
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			118,266		118,266
5. Totals (Sum of Lines 1 to 4).....	13,557,379	0	36,261,431	0	49,818,810
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	822,300			46	822,346
6.2 Applied to pay renewal premiums.....	648,216				648,216
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,403,739			112,963	5,516,702
6.4 Other.....	76,842				76,842
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,951,097	0	0	113,009	7,064,106
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	3				3
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	3	0	0	0	3
8. Grand Totals (Lines 6.5 + 7.4).....	6,951,100	0	0	113,009	7,064,109
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	20,507,940		36,262,289		56,770,229
10. Matured endowments.....	1,554,471			798	1,555,269
11. Annuity benefits.....	8,666,185		33,448,300		42,114,485
12. Surrender values and withdrawals for life contracts.....	60,631,487		62,593,150		123,224,637
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	171,366	0	98	0	171,464
14. All other benefits, except accident and health.....					0
15. Totals.....	91,531,449	0	132,303,837	798	223,836,084

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	171,366		98		171,464
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	171,366	0	98	0	171,464

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	137	3,314,367			69	1,864,466	27	91,965	233	5,270,797
17. Incurred during current year.....	1,369	20,322,062			1,273	36,844,113	346	605,710	2,988	57,771,885
Settled during current year:										
18.1 By payment in full.....	1,405	22,062,411			1,253	36,262,289	1	798	2,659	58,325,498
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,405	22,062,411	0	0	1,253	36,262,289	1	798	2,659	58,325,498
18.4 Reduction by compromise.....							353	639,563	353	639,563
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,405	22,062,411	0	0	1,253	36,262,289	354	640,361	3,012	58,965,061
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	101	1,574,018	0	0	89	2,446,290	19	57,314	209	4,077,621
POLICY EXHIBIT										
20. In force December 31, prior year.....	30,238	1,761,320,479		(a)	313	10,538,100,684	2,729	8,182,807	33,280	12,307,603,970
21. Issued during year.....	2	110,000			98	58,539,385			100	58,649,385
22. Other changes to in force (Net).....	(1,665)	(52,884,848)			(299)	3,787,079,670	(219)	(458,650)	(2,183)	3,733,736,172
23. In force December 31 of current year.....	28,575	1,708,545,631	0	(a)	112	14,383,719,739	2,510	7,724,157	31,197	16,099,969,527

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	24,950,550	22,648,361		12,277,008	23,738,229
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,512,534	1,522,355		1,459,789	391,086
25.2 Guaranteed renewable (b).....	3,198,898	3,183,103		2,369,566	3,862,419
25.3 Non-renewable for stated reasons only (b).....	12,082	12,368			(264)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,723,514	4,717,826	0	3,829,355	4,253,241
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	29,674,064	27,366,187	0	16,106,363	27,991,470

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





DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	133,666,816		288,307,570		421,974,386
2. Annuity considerations.....	9,213,626		31,336,699		40,550,325
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			198,200,052		198,200,052
5. Totals (Sum of Lines 1 to 4).....	142,880,442	0	517,844,321	0	660,724,763
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,111,575			221	5,111,796
6.2 Applied to pay renewal premiums.....	5,698,402				5,698,402
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	41,212,696			843,163	42,055,859
6.4 Other.....	436,917				436,917
6.5 Totals (Sum of Lines 6.1 to 6.4).....	52,459,590	0	0	843,384	53,302,974
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	373				373
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	373	0	0	0	373
8. Grand Totals (Lines 6.5 + 7.4).....	52,459,963	0	0	843,384	53,303,347
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	170,012,916		253,237,034		423,249,950
10. Matured endowments.....	7,140,194			2,757	7,142,951
11. Annuity benefits.....	49,157,654		254,528,175		303,685,829
12. Surrender values and withdrawals for life contracts.....	424,998,491		414,469,363		839,467,854
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,672,416	0	11,799	0	1,684,215
14. All other benefits, except accident and health.....					0
15. Totals.....	652,981,671	0	922,246,371	2,757	1,575,230,799

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			9,177		9,177
1302. Waived premium due to disability.....	1,672,416		2,622		1,675,038
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	1,672,416	0	11,799	0	1,684,215

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	897	21,860,531			583	29,368,611	197	578,183	1,677	51,807,324
17. Incurred during current year.....	8,403	170,929,898			8,202	253,416,420	2,283	4,046,740	18,888	428,393,058
Settled during current year:										
18.1 By payment in full.....	8,630	177,153,111			8,155	253,213,034	19	2,757	16,804	430,368,902
18.2 By payment on compromised claims.....						24,000			0	24,000
18.3 Totals paid.....	8,630	177,153,111	0	0	8,155	253,237,034	19	2,757	16,804	430,392,902
18.4 Reduction by compromise.....						505,182	2,301	4,140,599	2,301	4,645,781
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	8,630	177,153,111	0	0	8,155	253,742,216	2,320	4,143,356	19,105	435,038,683
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	670	15,637,318	0	0	630	29,042,815	160	481,567	1,460	45,161,699
POLICY EXHIBIT										
20. In force December 31, prior year.....	181,490	21,470,067,493		(a).....	4,183	99,713,285,789	19,432	61,007,429	205,105	121,244,360,711
21. Issued during year.....	29	11,505,582			2,026	2,685,428,186			2,055	2,696,933,768
22. Other changes to in force (Net).....	(11,781)	(953,428,022)			(4,779)	40,569,232,191	(1,375)	(2,687,187)	(17,935)	39,613,116,982
23. In force December 31 of current year.....	169,738	20,528,145,053	0	(a).....	1,430	142,967,946,166	18,057	58,320,242	189,225	163,554,411,461

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	314,362,001	287,632,628		245,731,479	206,552,572
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	18,943,177	19,061,992		11,005,772	7,134,969
25.2 Guaranteed renewable (b).....	23,638,528	23,520,786		14,596,992	13,000,288
25.3 Non-renewable for stated reasons only (b).....	309,535	338,639		20,232	372
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	42,891,240	42,921,417	0	25,622,996	20,135,629
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	357,253,241	330,554,045	0	271,354,475	226,688,201

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



DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,361,090		30,717,748		34,078,838
2. Annuity considerations.....	409,419		5,615,456		6,024,875
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			7,585,752		7,585,752
5. Totals (Sum of Lines 1 to 4).....	3,770,509	0	43,918,956	0	47,689,465
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	272,293				272,293
6.2 Applied to pay renewal premiums.....	189,546				189,546
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,354,068			38,512	1,392,580
6.4 Other.....	45,362				45,362
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,861,269	0	0	38,512	1,899,781
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,861,269	0	0	38,512	1,899,781
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	6,210,268		70,788,778		76,999,046
10. Matured endowments.....	504,675				504,675
11. Annuity benefits.....	2,720,526		23,665,830		26,386,356
12. Surrender values and withdrawals for life contracts.....	15,376,957		14,933,222		30,310,179
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	35,564	0	671	0	36,235
14. All other benefits, except accident and health.....					0
15. Totals.....	24,847,990	0	109,388,501	0	134,236,491

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	35,564		671		36,235
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	35,564	0	671	0	36,235

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	37	608,949			126	4,146,946	4	17,373	167	4,773,268
17. Incurred during current year.....	381	6,566,306			2,169	74,222,286	94	171,529	2,644	80,960,121
Settled during current year:										
18.1 By payment in full.....	386	6,714,942			2,152	70,788,778			2,538	77,503,720
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	386	6,714,942	0	0	2,152	70,788,778	0	0	2,538	77,503,720
18.4 Reduction by compromise.....							91	170,222	91	170,222
18.5 Amount rejected.....										0
18.6 Total settlements.....	386	6,714,942	0	0	2,152	70,788,778	91	170,222	2,629	77,673,942
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	32	460,313	0	0	143	7,580,454	7	18,680	182	8,059,447
POLICY EXHIBIT										
20. In force December 31, prior year.....	7,752	441,030,870	(a)		328	17,094,044,532	726	2,510,344	8,806	17,537,585,745
21. Issued during year.....					129	4,395,284,420			129	4,395,284,420
22. Other changes to in force (Net).....	(482)	(29,475,335)			(263)	1,616,600,436	(58)	(112,875)	(803)	1,587,012,226
23. In force December 31 of current year.....	7,270	411,555,535	0	(a)	194	23,105,929,388	668	2,397,469	8,132	23,519,882,391

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	28,383,698	25,644,998		24,122,191	21,748,243
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	881,697	879,364		379,904	327,910
25.2 Guaranteed renewable (b).....	1,495,307	1,474,321		962,699	533,352
25.3 Non-renewable for stated reasons only (b).....	8,869	9,960			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,385,873	2,363,645	0	1,342,603	861,262
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	30,769,571	28,008,643	0	25,464,794	22,609,505

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





DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	7,838,902		39,329,378		47,168,280
2. Annuity considerations.....	352,570		328,934		681,504
3. Deposit-type contract funds.....		XXX	10,694,230	XXX	10,694,230
4. Other considerations.....			137,663		137,663
5. Totals (Sum of Lines 1 to 4).....	8,191,472	0	50,490,205	0	58,681,677
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	429,162			125	429,287
6.2 Applied to pay renewal premiums.....	341,502				341,502
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,308,298			45,962	2,354,260
6.4 Other.....	39,973				39,973
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,118,935	0	0	46,087	3,165,022
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,118,935	0	0	46,087	3,165,022
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	10,117,641		69,742,569		79,860,210
10. Matured endowments.....	412,589			313	412,902
11. Annuity benefits.....	2,971,195		40,827,301		43,798,496
12. Surrender values and withdrawals for life contracts.....	25,692,843		87,419		25,780,262
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	144,965	0	6,578	0	151,543
14. All other benefits, except accident and health.....					0
15. Totals.....	39,339,233	0	110,663,867	313	150,003,413

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			5,325		5,325
1302. Waived premium due to disability.....	144,965		1,253		146,218
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	144,965	0	6,578	0	151,543

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	47	1,345,046			176	6,010,434	8	20,405	231	7,375,885
17. Incurred during current year.....	612	10,765,845			2,652	70,752,609	102	172,844	3,366	81,691,298
Settled during current year:										
18.1 By payment in full.....	601	10,530,230			2,598	69,742,569	1	313	3,200	80,273,112
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	601	10,530,230	0	0	2,598	69,742,569	1	313	3,200	80,273,112
18.4 Reduction by compromise.....							104	176,995	104	176,995
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	601	10,530,230	0	0	2,598	69,742,569	105	177,308	3,304	80,450,107
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	58	1,580,661	0	0	230	7,020,474	5	15,941	293	8,617,076
POLICY EXHIBIT										
20. In force December 31, prior year.....	12,058	1,042,048,847	(a)		359	18,949,851,412	1,024	3,312,274	13,441	19,995,212,533
21. Issued during year.....					222	96,748,739			222	96,748,739
22. Other changes to in force (Net).....	(430)	(14,099,602)			(301)	1,114,598,337	(82)	(144,137)	(813)	1,100,354,598
23. In force December 31 of current year.....	11,628	1,027,949,245	0	(a)	280	20,161,198,488	942	3,168,137	12,850	21,192,315,870

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	53,035,086	48,586,215		35,676,984	41,418,419
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,627,473	1,640,929		1,457,696	7,833,484
25.2 Guaranteed renewable (b).....	1,208,314	1,182,207		738,613	1,170,914
25.3 Non-renewable for stated reasons only (b).....	22,464	22,464			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,858,251	2,845,600	0	2,196,309	9,004,398
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	55,893,337	51,431,815	0	37,873,293	50,422,817

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



DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	667,884,650		485,560,017		1,153,444,667
2. Annuity considerations.....	21,681,852		66,924,988		88,606,840
3. Deposit-type contract funds.....		XXX	31,827,681,950	XXX	31,827,681,950
4. Other considerations.....			1,350,194,359		1,350,194,359
5. Totals (Sum of Lines 1 to 4).....	689,566,502	0	33,730,361,314	0	34,419,927,816
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	11,588,882			380	11,589,262
6.2 Applied to pay renewal premiums.....	15,380,753				15,380,753
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	152,455,226			1,618,935	154,074,161
6.4 Other.....	1,463,972				1,463,972
6.5 Totals (Sum of Lines 6.1 to 6.4).....	180,888,833	0	0	1,619,315	182,508,148
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	1,241				1,241
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1,241	0	0	0	1,241
8. Grand Totals (Lines 6.5 + 7.4).....	180,890,074	0	0	1,619,315	182,509,389
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	626,289,561		510,708,974	62,152,029	1,199,150,564
10. Matured endowments.....	13,254,839			3,708	13,258,547
11. Annuity benefits.....	128,951,368		555,338,696		684,290,064
12. Surrender values and withdrawals for life contracts.....	1,103,545,165		2,242,024,125		3,345,569,290
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	9,902,404	0	61,021	0	9,963,425
14. All other benefits, except accident and health.....					0
15. Totals.....	1,881,943,337	0	3,308,132,816	62,155,737	5,252,231,890

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			46,870		46,870
1302. Waived premium due to disability.....	9,894,604		14,151		9,908,755
1303. Loss of eye or limb benefits.....	7,800				7,800
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	9,902,404	0	61,021	0	9,963,425

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2,106	106,664,678			1,325	50,074,796	367	1,026,749	3,798	157,766,223
17. Incurred during current year.....	18,498	599,862,908			17,408	526,938,558	3,678	69,056,487	39,584	1,195,857,953
Settled during current year:										
18.1 By payment in full.....	19,042	639,514,400			17,209	509,481,574	22	62,155,737	36,273	1,211,151,711
18.2 By payment on compromised claims.....	1	30,000				1,227,400			1	1,257,400
18.3 Totals paid.....	19,043	639,544,400	0	0	17,209	510,708,974	22	62,155,737	36,274	1,212,409,111
18.4 Reduction by compromise.....		141,000				2,287,414	3,735	7,031,839	3,735	9,460,253
18.5 Amount rejected.....					2	357,000			2	357,000
18.6 Total settlements.....	19,043	639,685,400	0	0	17,211	513,353,388	3,757	69,187,576	40,011	1,222,226,364
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1,561	66,842,186	0	0	1,522	63,659,966	288	895,660	3,371	131,397,812
POLICY EXHIBIT										
20. In force December 31, prior year.....	602,539	96,799,799,059	171	(a)	13,823	237,475,930,152	35,634	113,891,673	652,167	334,389,620,883
21. Issued during year.....	32	4,531,613			2,761	21,743,056,477			2,793	21,747,588,090
22. Other changes to in force (Net).....	(36,117)	(4,309,065,089)	(171)		(13,875)	(16,587,945,561)	(2,652)	(5,190,957)	(52,815)	(20,902,201,607)
23. In force December 31 of current year.....	566,454	92,495,265,583	0	(a)	2,709	242,631,041,068	32,982	108,700,716	602,145	335,235,007,366

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	789,419,164	716,222,015		703,683,183	510,177,969
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	33,328,014	33,353,791		24,222,280	27,605,720
25.2 Guaranteed renewable (b).....	65,567,395	65,229,417		44,310,284	61,916,893
25.3 Non-renewable for stated reasons only (b).....	355,252	390,238			(4,755)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	99,250,661	99,973,446	0	68,532,564	89,517,858
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	888,669,825	815,195,461	0	772,215,747	599,695,827

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





DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	42,402,995		409,628,473		452,031,468
2. Annuity considerations.....	1,681,173		15,034,050		16,715,223
3. Deposit-type contract funds.....		XXX	1,388,080	XXX	1,388,080
4. Other considerations.....			346,364		346,364
5. Totals (Sum of Lines 1 to 4).....	44,084,168	0	426,396,967	0	470,481,135
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,553,876			137	3,554,013
6.2 Applied to pay renewal premiums.....	2,682,334				2,682,334
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	18,893,305			930,509	19,823,814
6.4 Other.....	240,518				240,518
6.5 Totals (Sum of Lines 6.1 to 6.4).....	25,370,033	0	0	930,646	26,300,679
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	14				14
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	14	0	0	0	14
8. Grand Totals (Lines 6.5 + 7.4).....	25,370,047	0	0	930,646	26,300,693
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	105,683,232		400,529,236		506,212,468
10. Matured endowments.....	3,943,506			5,709	3,949,215
11. Annuity benefits.....	26,494,174		228,905,328		255,399,502
12. Surrender values and withdrawals for life contracts.....	166,782,801		9,710,398		176,493,199
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	525,501	0	37,666	0	563,167
14. All other benefits, except accident and health.....					0
15. Totals.....	303,429,214	0	639,182,628	5,709	942,617,551

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			21,125		21,125
1302. Waived premium due to disability.....	525,501		16,541		542,042
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	525,501	0	37,666	0	563,167

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	983	14,509,412			1,639	46,774,998	267	822,976	2,889	62,107,386
17. Incurred during current year.....	7,950	109,661,073			19,159	406,462,081	2,159	3,913,858	29,268	520,037,012
Settled during current year:										
18.1 By payment in full.....	8,276	109,626,739			19,115	400,529,236	35	5,709	27,426	510,161,684
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	8,276	109,626,739	0	0	19,115	400,529,236	35	5,709	27,426	510,161,684
18.4 Reduction by compromise.....							2,209	4,192,650	2,209	4,192,650
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	8,276	109,626,739	0	0	19,115	400,529,236	2,244	4,198,359	29,635	514,354,334
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	657	14,543,746	0	0	1,683	52,707,843	182	538,475	2,522	67,790,064
POLICY EXHIBIT										
20. In force December 31, prior year.....	123,919	5,396,908,899		(a)	3,442	120,154,056,205	20,008	66,588,302	147,369	125,617,553,405
21. Issued during year.....	17	1,080,000			1,170	2,901,336,385			1,187	2,902,416,385
22. Other changes to in force (Net).....	(8,444)	(354,459,379)			(3,178)	5,760,925,958	(1,479)	(2,913,705)	(13,101)	5,403,552,874
23. In force December 31 of current year.....	115,492	5,043,529,520	0	(a)	1,434	128,816,318,548	18,529	63,674,597	135,455	133,923,522,664

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	263,365,609	241,804,404		213,769,620	178,207,001
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	6,881,903	6,906,480		2,943,975	2,542,821
25.2 Guaranteed renewable (b).....	12,179,871	12,021,939		7,548,141	11,460,872
25.3 Non-renewable for stated reasons only (b).....	95,979	110,230		25,751	16,731
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	19,157,753	19,038,649	0	10,517,867	14,020,424
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	282,523,362	260,843,053	0	224,287,487	192,227,425

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



DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	8,324,530		69,660,235		77,984,765
2. Annuity considerations.....	344,629		1,585,345		1,929,974
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	8,669,159	0	71,245,580	0	79,914,739
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	518,171				518,171
6.2 Applied to pay renewal premiums.....	334,034				334,034
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,909,396			89,146	2,998,542
6.4 Other.....	33,201				33,201
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,794,802	0	0	89,146	3,883,948
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,794,802	0	0	89,146	3,883,948
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	20,222,722		152,268,365		172,491,087
10. Matured endowments.....	496,643			641	497,284
11. Annuity benefits.....	5,834,221		44,720,728		50,554,949
12. Surrender values and withdrawals for life contracts.....	26,834,958		985,740		27,820,698
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	93,728	0	(27,957)	0	65,771
14. All other benefits, except accident and health.....					0
15. Totals.....	53,482,272	0	197,946,876	641	251,429,789

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			(28,034)		(28,034)
1302. Waived premium due to disability.....	93,728		77		93,805
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	93,728	0	(27,957)	0	65,771

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	103	2,422,183			311	15,332,399	16	45,267	430	17,799,848
17. Incurred during current year.....	872	20,898,969			5,203	149,503,076	242	488,327	6,317	170,890,372
Settled during current year:										
18.1 By payment in full.....	890	20,719,365			5,144	152,268,365	2	641	6,036	172,988,371
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	890	20,719,365	0	0	5,144	152,268,365	2	641	6,036	172,988,371
18.4 Reduction by compromise.....							242	480,181	242	480,181
18.5 Amount rejected.....					2	265,600			2	265,600
18.6 Total settlements.....	890	20,719,365	0	0	5,146	152,533,965	244	480,822	6,280	173,734,152
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	85	2,601,787	0	0	368	12,301,510	14	52,772	487	14,956,068
POLICY EXHIBIT										
20. In force December 31, prior year.....	17,078	1,128,128,550	(a)		1,062	34,904,110,403	2,058	6,690,367	20,198	36,038,929,321
21. Issued during year.....	2	61,000			500	337,625,641			502	337,686,641
22. Other changes to in force (Net).....	(1,008)	(49,912,063)			(718)	3,647,976,966	(119)	(196,819)	(1,845)	3,597,868,084
23. In force December 31 of current year.....	16,072	1,078,277,487	0	(a)	844	38,889,713,010	1,939	6,493,548	18,855	39,974,484,046

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	64,459,386	59,242,828		30,114,433	60,268,052
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,914,969	1,929,851		522,939	2,252,395
25.2 Guaranteed renewable (b).....	2,751,043	2,706,978		1,696,440	698,416
25.3 Non-renewable for stated reasons only (b).....	12,669	13,246			(265)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,678,681	4,650,075	0	2,219,379	2,950,546
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	69,138,067	63,892,903	0	32,333,812	63,218,598

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





DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,788,314		35,964,708		41,753,022
2. Annuity considerations.....	420,609		429,430		850,039
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	6,208,923	0	36,394,138	0	42,603,061
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	589,323				589,323
6.2 Applied to pay renewal premiums.....	496,772				496,772
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,466,486			122,006	2,588,492
6.4 Other.....	32,415				32,415
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,584,996	0	0	122,006	3,707,002
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	129				129
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	129	0	0	0	129
8. Grand Totals (Lines 6.5 + 7.4).....	3,585,125	0	0	122,006	3,707,131
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	17,167,031		58,955,304		76,122,335
10. Matured endowments.....	749,840			1,568	751,408
11. Annuity benefits.....	3,116,521		49,197,551		52,314,072
12. Surrender values and withdrawals for life contracts.....	14,754,324		376,111		15,130,435
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	80,440	0	55,450	0	135,890
14. All other benefits, except accident and health.....					0
15. Totals.....	35,868,156	0	108,584,416	1,568	144,454,140

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			54,989		54,989
1302. Waived premium due to disability.....	80,440		461		80,901
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	80,440	0	55,450	0	135,890

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	78	1,460,024			195	6,156,257	29	86,012	302	7,702,293
17. Incurred during current year.....	946	18,209,846			2,587	61,520,552	214	351,018	3,747	80,081,416
Settled during current year:										
18.1 By payment in full.....	930	17,916,870			2,561	58,955,304	13	1,568	3,504	76,873,742
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	930	17,916,870	0	0	2,561	58,955,304	13	1,568	3,504	76,873,742
18.4 Reduction by compromise.....							212	382,148	212	382,148
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	930	17,916,870	0	0	2,561	58,955,304	225	383,716	3,716	77,255,890
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	94	1,753,000	0	0	221	8,721,505	18	53,314	333	10,527,819
POLICY EXHIBIT										
20. In force December 31, prior year.....	14,389	942,394,036	(a)		413	23,334,364,175	2,645	8,766,475	17,447	24,285,524,685
21. Issued during year.....	2	200,000			451	224,447,459			453	224,647,459
22. Other changes to in force (Net).....	(854)	(92,012,315)			(514)	1,496,881,368	(184)	(334,908)	(1,552)	1,404,534,145
23. In force December 31 of current year.....	13,537	850,581,721	0	(a)	350	25,055,693,002	2,461	8,431,567	16,348	25,914,706,289

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	76,423,167	69,542,380		40,965,624	48,308,547
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	2,820,484	2,812,638		2,011,026	(339,510)
25.2 Guaranteed renewable (b).....	5,102,538	5,086,973		2,542,406	4,578,085
25.3 Non-renewable for stated reasons only (b).....	22,870	22,870			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	7,945,892	7,922,481	0	4,553,432	4,238,575
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	84,369,059	77,464,861	0	45,519,056	52,547,122

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



DIRECT BUSINESS IN OTHER ALIEN GRAND TOTAL DURING THE YEAR  
NAIC Group Code....241 NAIC Company Code....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	93,727		15,002,564		15,096,291
2. Annuity considerations.....	200		(17,567)		(17,367)
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	93,927	0	14,984,997	0	15,078,924
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	481			1	482
6.2 Applied to pay renewal premiums.....	386				386
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	15,362			873	16,235
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	16,229	0	0	874	17,103
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	16,229	0	0	874	17,103
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	59,170				59,170
10. Matured endowments.....					0
11. Annuity benefits.....	123,940		3,944,269		4,068,209
12. Surrender values and withdrawals for life contracts.....	12,152		25,998		38,150
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	195,262	0	3,970,267	0	4,165,529

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....					0
1303. Waived premium due to disability.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	38	2,088,384							38	2,088,384
17. Incurred during current year.....		2,238,443							0	2,238,443
Settled during current year:										
18.1 By payment in full.....	6	59,170							6	59,170
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	6	59,170	0	0	0	0	0	0	6	59,170
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6	59,170	0	0	0	0	0	0	6	59,170
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	32	4,267,657	0	0	0	0	0	0	32	4,267,657
POLICY EXHIBIT										
20. In force December 31, prior year.....	5,091	1,175,967,237	(a)			3,673,245,610			5,091	4,849,212,847
21. Issued during year.....					8	109,405,751,639			8	109,405,751,639
22. Other changes to in force (Net).....	(691)	109,198,434			(8)	(109,234,124,582)			(699)	(109,124,926,148)
23. In force December 31 of current year.....	4,400	1,285,165,671	0	(a)	0	3,844,872,667	0	0	4,400	5,130,038,338

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	3,613,310	3,166,835		740,101	497,012
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	184,934	184,934		1,238,719	1,884,868
25.2 Guaranteed renewable (b).....	7,112	7,112		69,129	69,129
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).....	192,046	192,046	0	1,307,848	1,953,997
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,805,356	3,358,881	0	2,047,949	2,451,009

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





DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR

NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	93,201,775		359,777,089		452,978,864
2. Annuity considerations.....	5,739,441		18,532,087		24,271,528
3. Deposit-type contract funds.....		XXX	49,651,320	XXX	49,651,320
4. Other considerations.....			583,866,866		583,866,866
5. Totals (Sum of Lines 1 to 4).....	98,941,216	0	1,011,827,362	0	1,110,768,578
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,873,514			161	5,873,675
6.2 Applied to pay renewal premiums.....	5,349,280				5,349,280
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	41,727,098			1,920,272	43,647,370
6.4 Other.....	364,160				364,160
6.5 Totals (Sum of Lines 6.1 to 6.4).....	53,314,052	0	0	1,920,433	55,234,485
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	110				110
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	110	0	0	0	110
8. Grand Totals (Lines 6.5 + 7.4).....	53,314,162	0	0	1,920,433	55,234,595
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	197,700,520		358,951,891		556,652,411
10. Matured endowments.....	7,036,011			5,981	7,041,992
11. Annuity benefits.....	61,259,270		291,694,933		352,954,203
12. Surrender values and withdrawals for life contracts.....	346,459,699		265,774,513		612,234,212
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,719,146	0	5,554	0	1,724,700
14. All other benefits, except accident and health.....					0
15. Totals.....	614,174,646	0	916,426,891	5,981	1,530,607,518

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	1,714,922		5,554		1,720,476
1303. Loss of eye or limb benefits.....	4,224				4,224
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	1,719,146	0	5,554	0	1,724,700

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1,440	22,528,471			1,064	32,224,306	435	1,225,143	2,939	55,977,919
17. Incurred during current year.....	16,120	200,505,152			15,766	366,840,492	4,653	8,660,261	36,539	576,005,905
Settled during current year:										
18.1 By payment in full.....	16,566	204,736,531			15,586	358,951,891	60	5,981	32,212	563,694,403
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	16,566	204,736,531	0	0	15,586	358,951,891	60	5,981	32,212	563,694,403
18.4 Reduction by compromise.....							4,726	9,010,914	4,726	9,010,914
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	16,566	204,736,531	0	0	15,586	358,951,891	4,786	9,016,895	36,938	572,705,317
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	994	18,297,092	0	0	1,244	40,112,907	302	868,509	2,540	59,278,507
POLICY EXHIBIT										
20. In force December 31, prior year.....	259,800	11,697,904,386		(a)	4,600	162,028,103,473	42,944	137,447,012	307,344	173,863,454,870
21. Issued during year.....	15	1,339,116			2,595	10,224,306,295			2,610	10,225,645,411
22. Other changes to in force (Net).....	(16,516)	(497,112,394)			(4,450)	(29,796,989,140)	(3,373)	(6,861,287)	(24,339)	(30,300,962,821)
23. In force December 31 of current year.....	243,299	11,202,131,108	0	(a)	2,745	142,455,420,628	39,571	130,585,725	285,615	153,788,137,460

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	314,596,346	288,058,752		202,703,419	179,337,439
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	14,389,910	14,563,633		7,248,371	569,101
25.2 Guaranteed renewable (b).....	23,203,303	23,109,525		13,314,014	12,844,320
25.3 Non-renewable for stated reasons only (b).....	263,432	307,604			(4,306)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	37,856,645	37,980,762	0	20,562,385	13,409,115
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	352,452,991	326,039,514	0	223,265,804	192,746,554

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



DIRECT BUSINESS IN PUERTO RICO DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,176,647		12,820,341		13,996,988
2. Annuity considerations.....	4,207		(106,188)		(101,981)
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			47,574,922		47,574,922
5. Totals (Sum of Lines 1 to 4).....	1,180,854	0	60,289,075	0	61,469,929
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	115,780				115,780
6.2 Applied to pay renewal premiums.....	22,032				22,032
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	532,881			2,058	534,939
6.4 Other.....	6,442				6,442
6.5 Totals (Sum of Lines 6.1 to 6.4).....	677,135	0	0	2,058	679,193
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	677,135	0	0	2,058	679,193
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,427,621		23,883,319		25,310,940
10. Matured endowments.....	29,607				29,607
11. Annuity benefits.....	245,081		9,909,861		10,154,942
12. Surrender values and withdrawals for life contracts.....	2,581,510		8,168,743		10,750,253
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	69,667	0	0	0	69,667
14. All other benefits, except accident and health.....					0
15. Totals.....	4,353,486	0	41,961,923	0	46,315,409

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	55,951				55,951
1303. Loss of eye or limb benefits.....	13,716				13,716
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	69,667	0	0	0	69,667

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	9	69,019			32	493,641		(1)	41	562,660
17. Incurred during current year.....	48	1,671,403			1,025	24,478,727	8	16,963	1,081	26,167,093
Settled during current year:										
18.1 By payment in full.....	46	1,457,228			1,013	23,883,319			1,059	25,340,547
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	46	1,457,228	0	0	1,013	23,883,319	0	0	1,059	25,340,547
18.4 Reduction by compromise.....							8	16,963	8	16,963
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	46	1,457,228	0	0	1,013	23,883,319	8	16,963	1,067	25,357,510
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	11	283,194	0	0	44	1,089,049	0	(1)	55	1,372,243
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,568	144,986,901	(a)		65	5,145,836,351	51	144,559	1,684	5,290,967,810
21. Issued during year.....					16	89,209,996			16	89,209,996
22. Other changes to in force (Net).....	(75)	(3,383,209)			(63)	1,003,830,152	(7)	(18,581)	(145)	1,000,428,362
23. In force December 31 of current year.....	1,493	141,603,692	0	0	18	6,238,876,499	44	125,978	1,555	6,380,606,168

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	18,258,240	15,649,214		3,578,301	6,837,380
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	566,888	574,923		1,704,067	334,102
25.2 Guaranteed renewable (b).....	6,077	5,668		18,606	18,606
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).....	572,965	580,591	0	1,722,673	352,708
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	18,831,205	16,229,805	0	5,300,974	7,190,088

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





DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	10,308,636		13,527,997		23,836,633
2. Annuity considerations.....	315,702		5,630,567		5,946,269
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,844,104		1,844,104
5. Totals (Sum of Lines 1 to 4).....	10,624,338	0	21,002,668	0	31,627,006
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	637,133				637,133
6.2 Applied to pay renewal premiums.....	621,383				621,383
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,945,868			112,735	4,058,603
6.4 Other.....	66,947				66,947
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,271,331	0	0	112,735	5,384,066
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	15				15
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	15	0	0	0	15
8. Grand Totals (Lines 6.5 + 7.4).....	5,271,346	0	0	112,735	5,384,081
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	15,671,749		18,603,983		34,275,732
10. Matured endowments.....	913,676			71	913,747
11. Annuity benefits.....	4,092,111		28,924,794		33,016,905
12. Surrender values and withdrawals for life contracts.....	37,346,791		107,701		37,454,492
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	176,429	0	0	0	176,429
14. All other benefits, except accident and health.....					0
15. Totals.....	58,200,756	0	47,636,478	71	105,837,305

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	176,429				176,429
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	176,429	0	0	0	176,429

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	140	5,763,867			43	1,417,614	36	103,511	219	7,284,992
17. Incurred during current year.....	1,312	14,142,319			760	19,650,269	383	685,129	2,455	34,477,717
Settled during current year:										
18.1 By payment in full.....	1,342	16,585,425			754	18,603,983	1	71	2,097	35,189,479
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,342	16,585,425	0	0	754	18,603,983	1	71	2,097	35,189,479
18.4 Reduction by compromise.....							385	697,324	385	697,324
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,342	16,585,425	0	0	754	18,603,983	386	697,395	2,482	35,886,803
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	110	3,320,761	0	0	49	2,463,900	33	91,245	192	5,875,906
POLICY EXHIBIT										
20. In force December 31, prior year.....	22,533	1,483,150,724	(a)		841	7,634,568,547	2,688	7,980,102	26,062	9,125,699,373
21. Issued during year.....					48	36,106,532			48	36,106,532
22. Other changes to in force (Net).....	(1,535)	(78,848,667)			(834)	1,250,431,846	(240)	(522,618)	(2,609)	1,171,060,561
23. In force December 31 of current year.....	20,998	1,404,302,057	0	(a)	55	8,921,106,925	2,448	7,457,484	23,501	10,332,866,466

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	12,746,705	11,623,694		10,545,438	8,549,329
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,029,902	1,036,628		622,712	4,098,076
25.2 Guaranteed renewable (b).....	3,004,274	2,988,382		2,366,215	2,319,308
25.3 Non-renewable for stated reasons only (b).....	12,283	15,040			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,046,459	4,040,050	0	2,988,927	6,417,384
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	16,793,164	15,663,744	0	13,534,365	14,966,713

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



DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....	24,653,971		154,294,761		178,948,732
2. Annuity considerations.....	408,544		1,470,097		1,878,641
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,434,218		1,434,218
5. Totals (Sum of Lines 1 to 4).....	25,062,515	0	157,199,076	0	182,261,591
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....	1,409,438			43	1,409,481
6.2 Applied to pay renewal premiums.....	1,033,393				1,033,393
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	8,490,485			173,034	8,663,519
6.4 Other.....	128,289				128,289
6.5 Totals (Sum of Lines 6.1 to 6.4).....	11,061,605	0	0	173,077	11,234,682
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	11,061,605	0	0	173,077	11,234,682
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....	46,232,282		193,276,894		239,509,176
10. Matured endowments.....	1,286,654			167	1,286,821
11. Annuity benefits.....	10,723,091		80,676,839		91,399,930
12. Surrender values and withdrawals for life contracts.....	67,374,799		1,294,025		68,668,824
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	485,480	0	2,785	0	488,265
14. All other benefits, except accident and health.....					0
15. Totals.....	126,102,306	0	275,250,543	167	401,353,016

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			2,207		2,207
1302. Waived premium due to disability.....	485,480		578		486,058
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	485,480	0	2,785	0	488,265

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	227	5,681,565			385	16,935,562	57	165,701	669	22,782,829
17. Incurred during current year.....	2,348	46,393,461			7,013	197,220,466	376	555,928	9,737	244,169,855
<b>Settled during current year:</b>										
18.1 By payment in full.....	2,364	47,518,937			6,872	193,251,894	4	167	9,240	240,770,998
18.2 By payment on compromised claims.....						25,000			0	25,000
18.3 Totals paid.....	2,364	47,518,937	0	0	6,872	193,276,894	4	167	9,240	240,795,998
18.4 Reduction by compromise.....		35,000				75,000	394	616,910	394	726,910
18.5 Amount rejected.....										0
18.6 Total settlements.....	2,364	47,553,937	0	0	6,872	193,351,894	398	617,077	9,634	241,522,908
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	211	4,521,089	0	0	526	20,804,134	35	104,552	772	25,429,776
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	46,715	2,787,622,507		(a)	699	60,445,580,909	4,205	13,104,874	51,619	63,246,308,290
21. Issued during year.....	22	883,000			302	403,226,538			324	404,109,538
22. Other changes to in force (Net).....	(1,639)	(48,246,824)			(597)	8,708,762,216	(275)	(518,009)	(2,511)	8,659,997,383
23. In force December 31 of current year.....	45,098	2,740,258,683	0	(a)	404	69,557,569,663	3,930	12,586,865	49,432	72,310,415,211

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	81,411,966	73,742,127		81,419,340	70,903,189
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
<b>Other Individual Policies:</b>					
25.1 Non-cancelable (b).....	4,247,928	4,341,877		3,256,933	2,887,910
25.2 Guaranteed renewable (b).....	4,212,731	4,133,747		1,957,861	2,315,779
25.3 Non-renewable for stated reasons only (b).....	37,495	38,116			1,482,531
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,498,154	8,513,740	0	5,214,794	6,686,220
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	89,910,120	82,255,867	0	86,634,134	77,589,409

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





DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR

NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,194,411		12,379,342		13,573,753
2. Annuity considerations.....	53,925		45,890		99,815
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,248,336	0	12,425,232	0	13,673,568
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	52,546			52	52,598
6.2 Applied to pay renewal premiums.....	46,834				46,834
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	406,023			10,785	416,808
6.4 Other.....	12,006				12,006
6.5 Totals (Sum of Lines 6.1 to 6.4).....	517,409	0	0	10,837	528,246
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	517,409	0	0	10,837	528,246
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	773,184		19,105,338		19,878,522
10. Matured endowments.....	56,837				56,837
11. Annuity benefits.....	639,238		6,450,474		7,089,712
12. Surrender values and withdrawals for life contracts.....	4,400,213		33,341		4,433,554
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	5,412	0	20	0	5,432
14. All other benefits, except accident and health.....					0
15. Totals.....	5,874,884	0	25,589,173	0	31,464,057

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	5,412		20		5,432
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	5,412	0	20	0	5,432

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	15	174,407			43	808,132	2	8,042	60	990,581
17. Incurred during current year.....	65	723,155			744	21,262,243	25	64,745	834	22,050,143
Settled during current year:										
18.1 By payment in full.....	76	830,021			744	19,105,338			820	19,935,359
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	76	830,021	0	0	744	19,105,338	0	0	820	19,935,359
18.4 Reduction by compromise.....							27	72,787	27	72,787
18.5 Amount rejected.....					1	165,000			1	165,000
18.6 Total settlements.....	76	830,021	0	0	745	19,270,338	27	72,787	848	20,173,146
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	67,541	0	0	42	2,800,037	0	(0)	46	2,867,578
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,010	118,848,093	(a)		501	7,678,580,438	192	653,293	2,703	7,798,081,824
21. Issued during year.....	1	15,000			114	124,735,981			115	124,750,981
22. Other changes to in force (Net).....	(111)	(3,701,948)			(439)	1,888,670,714	(20)	(44,318)	(570)	1,864,924,448
23. In force December 31 of current year.....	1,900	115,161,145	0	(a)	176	9,671,987,133	172	608,975	2,248	9,787,757,253

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	13,457,996	12,313,114		8,351,838	11,299,478
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	409,582	409,874		248,091	183,565
25.2 Guaranteed renewable (b).....	930,393	927,874		687,283	1,277,547
25.3 Non-renewable for stated reasons only (b).....	24,550	24,550			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,364,525	1,362,298	0	935,374	1,461,112
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	14,822,521	13,675,412	0	9,287,212	12,760,590

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



DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978  
**LIFE INSURANCE**

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
1. Life insurance.....	21,757,116		173,640,793		195,397,909
2. Annuity considerations.....	887,307		2,294,792		3,182,099
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			5,947,109		5,947,109
5. Totals (Sum of Lines 1 to 4).....	22,644,423	0	181,882,694	0	204,527,117
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
<b>Life insurance:</b>					
6.1 Paid in cash or left on deposit.....	1,468,243				1,468,243
6.2 Applied to pay renewal premiums.....	1,355,218				1,355,218
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	7,974,245			253,169	8,227,414
6.4 Other.....	111,315				111,315
6.5 Totals (Sum of Lines 6.1 to 6.4).....	10,909,021	0	0	253,169	11,162,190
<b>Annuities:</b>					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	33				33
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	33	0	0	0	33
8. Grand Totals (Lines 6.5 + 7.4).....	10,909,054	0	0	253,169	11,162,223
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits.....	46,201,786		243,781,365		289,983,151
10. Matured endowments.....	1,374,103			2,872	1,376,975
11. Annuity benefits.....	14,340,931		134,962,242		149,303,173
12. Surrender values and withdrawals for life contracts.....	100,314,038		1,595,223		101,909,261
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	336,556	0	5,803	0	342,359
14. All other benefits, except accident and health.....					0
15. Totals.....	162,567,414	0	380,344,633	2,872	542,914,919

<b>DETAILS OF WRITE-INS</b>					
1301. Group supplemental contracts.....			403		403
1302. Waived premium due to disability.....	336,556		5,400		341,956
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	336,556	0	5,803	0	342,359

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	254	5,440,985			462	15,762,600	49	133,812	765	21,337,397
17. Incurred during current year.....	2,249	48,684,432			8,918	248,035,287	525	794,605	11,692	297,514,324
<b>Settled during current year:</b>										
18.1 By payment in full.....	2,333	47,575,888			8,756	243,781,365	12	2,872	11,101	291,360,125
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,333	47,575,888	0	0	8,756	243,781,365	12	2,872	11,101	291,360,125
18.4 Reduction by compromise.....							515	815,601	515	815,601
18.5 Amount rejected.....					1	205,200			1	205,200
18.6 Total settlements.....	2,333	47,575,888	0	0	8,757	243,986,565	527	818,473	11,617	292,380,926
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	170	6,549,529	0	0	623	19,811,322	47	109,944	840	26,470,795
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	40,089	2,764,987,616		(a).....	1,236	55,163,694,530	6,546	19,044,755	47,871	57,947,726,901
21. Issued during year.....	4	245,500			409	3,165,976,612			413	3,166,222,112
22. Other changes to in force (Net).....	(2,054)	(117,844,915)			(961)	4,635,985,334	(413)	(684,507)	(3,428)	4,517,455,912
23. In force December 31 of current year.....	38,039	2,647,388,201	0	(a).....	684	62,965,656,476	6,133	18,360,248	44,856	65,631,404,925

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	172,004,821	157,200,712		99,833,918	100,247,033
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
<b>Other Individual Policies:</b>					
25.1 Non-cancelable (b).....	5,458,123	5,444,689		2,371,623	183,962
25.2 Guaranteed renewable (b).....	8,666,050	8,586,593		6,335,768	10,215,413
25.3 Non-renewable for stated reasons only (b).....	42,250	53,789			46
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	14,166,423	14,085,071	0	8,707,391	10,399,421
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	186,171,244	171,285,783	0	108,541,309	110,646,454

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





DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	87,843,168		676,131,592		763,974,760
2. Annuity considerations.....	4,372,076		11,487,867		15,859,943
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			41,915,794		41,915,794
5. Totals (Sum of Lines 1 to 4).....	92,215,244	0	729,535,253	0	821,750,497
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,779,150			54	2,779,204
6.2 Applied to pay renewal premiums.....	2,781,085				2,781,085
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	27,788,956			250,691	28,039,647
6.4 Other.....	348,799				348,799
6.5 Totals (Sum of Lines 6.1 to 6.4).....	33,697,990	0	0	250,745	33,948,735
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	4				4
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	4	0	0	0	4
8. Grand Totals (Lines 6.5 + 7.4).....	33,697,994	0	0	250,745	33,948,739
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	104,165,255		889,854,938		994,020,193
10. Matured endowments.....	4,063,789			712	4,064,501
11. Annuity benefits.....	34,558,553		364,939,397		399,497,950
12. Surrender values and withdrawals for life contracts.....	224,041,470		32,929,414		256,970,884
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	604,288	0	23,999	0	628,287
14. All other benefits, except accident and health.....					0
15. Totals.....	367,433,355	0	1,287,747,748	712	1,655,181,815

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			17,381		17,381
1302. Waived premium due to disability.....	601,768		6,618		608,386
1303. Loss of eye or limb benefits.....	2,520				2,520
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	604,288	0	23,999	0	628,287

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	512	16,253,745			1,663	90,808,147	63	194,425	2,238	107,256,316
17. Incurred during current year.....	3,668	110,145,328			25,448	921,831,425	473	897,295	29,589	1,032,874,048
Settled during current year:										
18.1 By payment in full.....	3,765	108,225,824			24,911	889,851,019	7	712	28,683	998,077,555
18.2 By payment on compromised claims.....	2	3,220				3,919			2	7,139
18.3 Totals paid.....	3,767	108,229,044	0	0	24,911	889,854,938	7	712	28,685	998,084,694
18.4 Reduction by compromise.....							488	964,498	488	964,498
18.5 Amount rejected.....					2	727,800			2	727,800
18.6 Total settlements.....	3,767	108,229,044	0	0	24,913	890,582,738	495	965,210	29,175	999,776,992
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	413	18,170,029	0	0	2,198	122,056,834	41	126,510	2,652	140,353,372
POLICY EXHIBIT										
20. In force December 31, prior year.....	109,768	12,006,393,999		(a)	10,531	287,988,150,941	5,429	19,161,064	125,728	300,013,706,004
21. Issued during year.....	23	1,746,000			4,200	13,303,816,582			4,223	13,305,562,582
22. Other changes to in force (Net).....	(5,060)	(397,991,105)			(9,442)	13,834,542,807	(350)	(710,298)	(14,852)	13,435,841,404
23. In force December 31 of current year.....	104,731	11,610,148,894	0	(a)	5,289	315,126,510,330	5,079	18,450,766	115,099	326,755,109,990

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	812,762,397	746,647,342		448,669,933	538,213,260
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	19,320,671	19,463,431		9,996,044	6,406,560
25.2 Guaranteed renewable (b).....	18,040,737	17,726,362		10,346,524	15,685,573
25.3 Non-renewable for stated reasons only (b).....	157,845	183,828			45,451
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	37,519,253	37,373,621	0	20,342,568	22,137,584
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	850,281,650	784,020,963	0	469,012,501	560,350,844

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



DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,478,923		47,186,242		51,665,165
2. Annuity considerations.....	193,031		41,314		234,345
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	4,671,954	0	47,227,556	0	51,899,510
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	276,609				276,609
6.2 Applied to pay renewal premiums.....	126,889				126,889
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,829,488			151,905	1,981,393
6.4 Other.....	22,183				22,183
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,255,169	0	0	151,905	2,407,074
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,255,169	0	0	151,905	2,407,074
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	9,757,114		85,126,450		94,883,564
10. Matured endowments.....	437,497			1,037	438,534
11. Annuity benefits.....	2,284,619		23,217,227		25,501,846
12. Surrender values and withdrawals for life contracts.....	28,735,587		3,617,915		32,353,502
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	50,008	0	45,473	0	95,481
14. All other benefits, except accident and health.....					0
15. Totals.....	41,264,825	0	112,007,065	1,037	153,272,927

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			43,420		43,420
1302. Waived premium due to disability.....	50,008		2,053		52,061
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	50,008	0	45,473	0	95,481

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	80	1,809,876			186	7,035,337	36	92,908	302	8,938,121
17. Incurred during current year.....	935	9,640,532			3,222	83,438,896	416	697,612	4,573	83,777,040
Settled during current year:										
18.1 By payment in full.....	947	10,194,611			3,245	85,126,450	6	1,037	4,198	95,322,098
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	947	10,194,611	0	0	3,245	85,126,450	6	1,037	4,198	95,322,098
18.4 Reduction by compromise.....							416	709,726	416	709,726
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	947	10,194,611	0	0	3,245	85,126,450	422	710,763	4,614	96,031,824
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	68	1,255,797	0	0	163	5,347,783	30	79,757	261	6,683,337
POLICY EXHIBIT										
20. In force December 31, prior year.....	13,004	688,113,408		(a)	450	31,415,444,527	3,642	11,409,692	17,096	32,114,967,628
21. Issued during year.....	2	700,000			214	168,327,601			216	169,027,601
22. Other changes to in force (Net).....	(768)	(30,288,700)			(351)	3,261,465,147	(263)	(424,683)	(1,382)	3,230,751,764
23. In force December 31 of current year.....	12,236	658,524,708	0	(a)	313	34,845,237,275	3,379	10,985,009	15,930	35,514,746,993

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	67,256,899	61,175,074		46,404,345	42,211,922
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	1,488,735	1,513,669		1,669,265	3,575,882
25.2 Guaranteed renewable (b).....	1,388,377	1,365,991		1,347,254	962,535
25.3 Non-renewable for stated reasons only (b).....	9,126	(2,379)		465	(4,866)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,886,238	2,877,281	0	3,016,984	4,533,551
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	70,143,137	64,052,355	0	49,421,329	46,745,473

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





DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	41,767,968		208,356,478		250,124,446
2. Annuity considerations.....	2,593,268		6,209,818		8,803,086
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			1,407,971		1,407,971
5. Totals (Sum of Lines 1 to 4).....	44,361,236	0	215,974,267	0	260,335,503
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,323,349				2,323,349
6.2 Applied to pay renewal premiums.....	2,107,370				2,107,370
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	13,862,572			373,980	14,236,552
6.4 Other.....	209,751				209,751
6.5 Totals (Sum of Lines 6.1 to 6.4).....	18,503,042	0	0	373,980	18,877,022
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	5				5
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	5	0	0	0	5
8. Grand Totals (Lines 6.5 + 7.4).....	18,503,047	0	0	373,980	18,877,027
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	88,026,470		382,171,863		470,198,333
10. Matured endowments.....	2,967,481			1,121	2,968,602
11. Annuity benefits.....	19,411,546		138,484,670		157,896,216
12. Surrender values and withdrawals for life contracts.....	142,795,483		14,909,167		157,704,650
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	380,688	0	19,542	0	400,230
14. All other benefits, except accident and health.....					0
15. Totals.....	253,581,668	0	535,585,242	1,121	789,168,031

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			17,761		17,761
1302. Waived premium due to disability.....	380,688		1,781		382,469
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	380,688	0	19,542	0	400,230

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	416	7,640,426			429	20,433,181	76	228,088	921	28,301,694
17. Incurred during current year.....	3,662	95,099,486			11,258	379,051,005	775	1,607,571	15,695	475,758,062
Settled during current year:										
18.1 By payment in full.....	3,742	90,993,951			11,193	382,171,863	9	1,121	14,944	473,166,935
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3,742	90,993,951	0	0	11,193	382,171,863	9	1,121	14,944	473,166,935
18.4 Reduction by compromise.....							755	1,590,368	755	1,590,368
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3,742	90,993,951	0	0	11,193	382,171,863	764	1,591,489	15,699	474,757,303
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	336	11,745,961	0	0	494	17,312,323	87	244,170	917	29,302,453
POLICY EXHIBIT										
20. In force December 31, prior year.....	75,284	6,009,947,523	(a)		2,137	109,517,490,217	8,542	27,712,726	85,963	115,555,150,466
21. Issued during year.....	13	5,735,000			1,315	5,689,434,406			1,328	5,695,169,406
22. Other changes to in force (Net).....	(4,461)	(354,374,903)			(2,206)	5,207,330,869	(558)	(1,082,929)	(7,225)	4,851,873,037
23. In force December 31 of current year.....	70,836	5,661,307,620	0	0	1,246	120,414,255,492	7,984	26,629,797	80,066	126,102,192,909

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	227,466,247	208,713,585		219,101,595	175,090,646
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	8,628,520	8,627,952		3,019,969	2,839,328
25.2 Guaranteed renewable (b).....	13,467,804	13,452,083		8,808,225	12,584,957
25.3 Non-renewable for stated reasons only (b).....	67,239	77,516		16,082	12,436
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	22,163,563	22,157,551	0	11,844,276	15,436,721
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	249,629,810	230,871,136	0	230,945,871	190,527,367

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



DIRECT BUSINESS IN U.S. VIRGIN ISLANDS DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	940,138		698,541		1,638,679
2. Annuity considerations.....	15,461		3,434		18,895
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	955,599	0	701,975	0	1,657,574
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	15,861				15,861
6.2 Applied to pay renewal premiums.....	35,263				35,263
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	318,551			600	319,151
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	369,675	0	0	600	370,275
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	369,675	0	0	600	370,275
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	323,336		10,356		333,692
10. Matured endowments.....					0
11. Annuity benefits.....	8,337		960,597		968,934
12. Surrender values and withdrawals for life contracts.....	1,066,953				1,066,953
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,398,626	0	970,953	0	2,369,579

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....					0
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	42,140			1	49,611		(1)	3	91,749
17. Incurred during current year.....	13	287,267			4	150,987	2	528	19	438,782
Settled during current year:										
18.1 By payment in full.....	14	323,336			1	10,356			15	333,692
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	14	323,336	0	0	1	10,356	0	0	15	333,692
18.4 Reduction by compromise.....							2	527	2	527
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	14	323,336	0	0	1	10,356	2	527	17	334,219
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	6,071	0	0	4	190,242	0	(0)	5	196,312
POLICY EXHIBIT										
20. In force December 31, prior year.....	311	82,676,843		(a)	31	146,184,970	15	45,124	357	228,906,937
21. Issued during year.....					19				19	0
22. Other changes to in force (Net).....	(14)	(2,426,966)			(22)	1,060,444,125	(1)	(948)	(37)	1,058,016,211
23. In force December 31 of current year.....	297	80,249,877	0	(a)	28	1,206,629,095	14	44,176	339	1,286,923,148

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	1,249,901	1,140,670		543,172	371,653
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	3,723	3,723			(32)
25.2 Guaranteed renewable (b).....	379	164		1,070	1,106
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).....	4,102	3,887	0	1,070	1,074
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,254,003	1,144,557	0	544,242	372,727

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





DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,328,687		9,373,896		14,702,583
2. Annuity considerations.....	192,914		484,763		677,677
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	5,521,601	0	9,858,659	0	15,380,260
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	455,701				455,701
6.2 Applied to pay renewal premiums.....	394,787				394,787
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,585,224			39,876	2,625,100
6.4 Other.....	59,497				59,497
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,495,209	0	0	39,876	3,535,085
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,495,209	0	0	39,876	3,535,085
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	12,158,875		12,517,081		24,675,956
10. Matured endowments.....	789,897			287	790,184
11. Annuity benefits.....	3,131,818		7,866,162		10,997,980
12. Surrender values and withdrawals for life contracts.....	25,064,709		268,216		25,332,925
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	62,880	0	0	0	62,880
14. All other benefits, except accident and health.....					0
15. Totals.....	41,208,179	0	20,651,459	287	61,859,925

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	62,880				62,880
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	62,880	0	0	0	62,880

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	70	896,319			37	778,146	7	20,320	114	1,694,784
17. Incurred during current year.....	692	12,613,478			604	12,296,307	134	246,433	1,430	25,156,218
Settled during current year:										
18.1 By payment in full.....	711	12,948,771			603	12,517,081	1	287	1,315	25,466,139
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	711	12,948,771	0	0	603	12,517,081	1	287	1,315	25,466,139
18.4 Reduction by compromise.....							134	245,875	134	245,875
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	711	12,948,771	0	0	603	12,517,081	135	246,162	1,449	25,712,014
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	51	561,026	0	0	38	557,372	6	20,591	95	1,138,988
POLICY EXHIBIT										
20. In force December 31, prior year.....	14,367	745,104,942		(a)	91	3,808,962,311	1,002	2,923,752	15,460	4,556,991,005
21. Issued during year.....	1	50,000			34	8,552,827			35	8,602,827
22. Other changes to in force (Net).....	(789)	(20,161,128)			(92)	205,356,127	(85)	(194,044)	(966)	185,000,955
23. In force December 31 of current year.....	13,579	724,993,814	0	(a)	33	4,022,871,265	917	2,729,708	14,529	4,750,594,787

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	9,793,442	8,850,363		9,419,289	7,803,474
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	494,533	494,960		434,930	349,519
25.2 Guaranteed renewable (b).....	1,204,977	1,187,652		823,953	1,578,344
25.3 Non-renewable for stated reasons only (b).....	3,348	5,978			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,702,858	1,688,590	0	1,258,883	1,927,863
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	11,496,300	10,538,953	0	10,678,172	9,731,337

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



DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	17,236,433		163,106,593		180,343,026
2. Annuity considerations.....	766,964		2,017,860		2,784,824
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			25,190,461		25,190,461
5. Totals (Sum of Lines 1 to 4).....	18,003,397	0	190,314,914	0	208,318,311
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	926,464				926,464
6.2 Applied to pay renewal premiums.....	940,247				940,247
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,112,105			247,504	6,359,609
6.4 Other.....	81,428				81,428
6.5 Totals (Sum of Lines 6.1 to 6.4).....	8,060,244	0	0	247,504	8,307,748
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	8,060,244	0	0	247,504	8,307,748
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	25,325,603		200,945,735		226,271,338
10. Matured endowments.....	1,175,258			941	1,176,199
11. Annuity benefits.....	10,921,447		90,016,977		100,938,424
12. Surrender values and withdrawals for life contracts.....	62,016,294		1,116,434		63,132,728
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	180,656	0	104,194	0	284,850
14. All other benefits, except accident and health.....					0
15. Totals.....	99,619,258	0	292,183,340	941	391,803,539

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....			100,832		100,832
1302. Waived premium due to disability.....	180,656		3,362		184,018
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	180,656	0	104,194	0	284,850

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	162	3,468,977			460	22,778,207	50	144,516	672	26,391,700
17. Incurred during current year.....	1,709	26,252,489			6,747	197,188,445	547	812,794	9,003	224,253,728
Settled during current year:										
18.1 By payment in full.....	1,735	26,500,861			6,634	200,945,735	8	941	8,377	227,447,537
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,735	26,500,861	0	0	6,634	200,945,735	8	941	8,377	227,447,537
18.4 Reduction by compromise.....							549	836,628	549	836,628
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,735	26,500,861	0	0	6,634	200,945,735	557	837,569	8,926	228,284,165
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	136	3,220,605	0	0	573	19,020,917	40	119,741	749	22,361,263
POLICY EXHIBIT										
20. In force December 31, prior year.....	33,208	2,588,308,990		(a)	1,499	112,730,745,267	5,687	18,042,902	40,394	115,337,097,159
21. Issued during year.....	3	292,000			892	701,415,413			895	701,707,413
22. Other changes to in force (Net).....	(2,021)	(112,466,928)			(1,699)	9,100,707,462	(344)	(557,499)	(4,064)	8,987,683,035
23. In force December 31 of current year.....	31,190	2,476,134,062	0	(a)	692	122,532,868,142	5,343	17,485,403	37,225	125,026,487,607

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	131,448,818	119,407,382		13,005,610	104,175,760
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	3,946,832	3,945,071		2,103,722	6,555,679
25.2 Guaranteed renewable (b).....	9,225,622	9,154,535		4,499,530	6,482,183
25.3 Non-renewable for stated reasons only (b).....	12,890	13,493			(665)
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	13,185,344	13,113,099	0	6,603,252	13,037,197
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	144,634,162	132,520,481	0	19,608,862	117,212,957

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





DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	19,505,016		88,120,887		107,625,903
2. Annuity considerations.....	1,140,979		5,259,048		6,400,027
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			19,127,265		19,127,265
5. Totals (Sum of Lines 1 to 4).....	20,645,995	0	112,507,200	0	133,153,195
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,368,013			168	1,368,181
6.2 Applied to pay renewal premiums.....	1,230,298				1,230,298
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	8,787,515			563,945	9,351,460
6.4 Other.....	116,089				116,089
6.5 Totals (Sum of Lines 6.1 to 6.4).....	11,501,915	0	0	564,113	12,066,028
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	11,501,915	0	0	564,113	12,066,028
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	44,653,146		101,221,504		145,874,650
10. Matured endowments.....	2,645,947			1,525	2,647,472
11. Annuity benefits.....	18,841,578		62,280,044		81,121,622
12. Surrender values and withdrawals for life contracts.....	130,264,030		47,627,871		177,891,901
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	162,623	0	734	0	163,357
14. All other benefits, except accident and health.....					0
15. Totals.....	196,567,324	0	211,130,153	1,525	407,699,002

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	162,623		734		163,357
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	162,623	0	734	0	163,357

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	406	4,614,548			394	9,206,854	128	336,590	928	14,157,992
17. Incurred during current year.....	3,975	48,625,266			5,244	104,831,352	1,400	2,544,760	10,619	156,001,378
Settled during current year:										
18.1 By payment in full.....	4,085	47,299,093			5,227	101,221,504	10	1,525	9,322	148,522,122
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4,085	47,299,093	0	0	5,227	101,221,504	10	1,525	9,322	148,522,122
18.4 Reduction by compromise.....							1,415	2,587,020	1,415	2,587,020
18.5 Amount rejected.....	1	200,000							1	200,000
18.6 Total settlements.....	4,086	47,499,093	0	0	5,227	101,221,504	1,425	2,588,545	10,738	151,309,142
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	295	5,740,721	0	0	411	12,816,702	103	292,805	809	18,850,228
POLICY EXHIBIT										
20. In force December 31, prior year.....	64,653	2,990,394,491	(a)		1,223	32,747,844,308	12,698	40,354,638	78,574	35,778,593,437
21. Issued during year.....	3	147,200			698	618,308,064			701	618,455,264
22. Other changes to in force (Net).....	(3,941)	(152,886,875)			(945)	2,054,146,676	(1,000)	(2,064,634)	(5,886)	1,899,195,167
23. In force December 31 of current year.....	60,715	2,837,654,816	0	(a)	976	35,420,299,048	11,698	38,290,004	73,389	38,296,243,868

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	76,975,360	70,021,609		41,419,675	56,109,729
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	3,391,086	3,382,207		1,354,018	3,940,242
25.2 Guaranteed renewable (b).....	5,514,926	5,436,917		3,189,778	3,353,006
25.3 Non-renewable for stated reasons only (b).....	42,129	41,143			
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,948,141	8,860,267	0	4,543,796	7,293,248
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	85,923,501	78,881,876	0	45,963,471	63,402,977

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



DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,510,756		28,142,246		33,653,002
2. Annuity considerations.....	248,530		1,776,759		2,025,289
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....			6,202,392		6,202,392
5. Totals (Sum of Lines 1 to 4).....	5,759,286	0	36,121,397	0	41,880,683
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	449,775				449,775
6.2 Applied to pay renewal premiums.....	289,321				289,321
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,775,798			98,656	2,874,454
6.4 Other.....	33,647				33,647
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,548,541	0	0	98,656	3,647,197
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,548,541	0	0	98,656	3,647,197
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	14,763,489		52,735,903		67,499,392
10. Matured endowments.....	386,571			604	387,175
11. Annuity benefits.....	3,926,145		19,946,753		23,872,898
12. Surrender values and withdrawals for life contracts.....	32,389,844		34,980,321		67,370,165
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	149,627	0	1,485	0	151,112
14. All other benefits, except accident and health.....					0
15. Totals.....	51,615,676	0	107,664,462	604	159,280,742

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	149,627		1,485		151,112
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	149,627	0	1,485	0	151,112

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	115	2,191,328			131	3,635,132	34	93,513	280	5,919,973
17. Incurred during current year.....	909	14,297,918			2,303	52,437,936	237	386,740	3,449	67,122,594
Settled during current year:										
18.1 By payment in full.....	965	15,150,060			2,300	52,735,903	2	604	3,267	67,886,567
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	965	15,150,060	0	0	2,300	52,735,903	2	604	3,267	67,886,567
18.4 Reduction by compromise.....							249	418,041	249	418,041
18.5 Amount rejected.....										0
18.6 Total settlements.....	965	15,150,060	0	0	2,300	52,735,903	251	418,645	3,516	68,304,608
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	59	1,339,186	0	0	134	3,337,165	20	61,608	213	4,737,959
POLICY EXHIBIT										
20. In force December 31, prior year.....	15,899	687,701,998		(a)	370	14,513,233,606	2,406	7,051,456	18,675	15,207,987,060
21. Issued during year.....	2	97,143			223	127,549,573			225	127,646,716
22. Other changes to in force (Net).....	(1,000)	(26,194,310)			(318)	1,181,079,672	(139)	(228,391)	(1,457)	1,154,656,971
23. In force December 31 of current year.....	14,901	661,604,831	0	(a)	275	15,821,862,851	2,267	6,823,065	17,443	16,490,290,747

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	31,425,046	28,801,236		11,212,177	29,130,263
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	854,633	828,936		189,859	(284,554)
25.2 Guaranteed renewable (b).....	1,540,915	1,507,321		1,303,715	805,007
25.3 Non-renewable for stated reasons only (b).....	70,128	69,268		47,724	39,489
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,465,676	2,405,525	0	1,541,298	559,942
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	33,890,722	31,206,761	0	12,753,475	29,690,205

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





DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR  
NAIC Group Code.....241 NAIC Company Code.....65978

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,438,377		6,789,969		8,228,346
2. Annuity considerations.....	48,858		114,098		162,956
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,487,235	0	6,904,067	0	8,391,302
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	57,454				57,454
6.2 Applied to pay renewal premiums.....	69,145				69,145
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	536,447			12,475	548,922
6.4 Other.....	11,679				11,679
6.5 Totals (Sum of Lines 6.1 to 6.4).....	674,725	0	0	12,475	687,200
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	674,725	0	0	12,475	687,200
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,097,870		16,325,821		18,423,691
10. Matured endowments.....	117,989			71	118,060
11. Annuity benefits.....	417,762		7,319,117		7,736,879
12. Surrender values and withdrawals for life contracts.....	3,304,457		24,213		3,328,670
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	14,020	0	0	0	14,020
14. All other benefits, except accident and health.....					0
15. Totals.....	5,952,098	0	23,669,151	71	29,621,320

DETAILS OF WRITE-INS

1301. Group supplemental contracts.....					0
1302. Waived premium due to disability.....	14,020				14,020
1303. Loss of eye or limb benefits.....					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	14,020	0	0	0	14,020

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	9	135,478			39	996,953	1	2,100	49	1,134,531
17. Incurred during current year.....	108	2,170,816			633	17,288,427	26	40,939	767	19,500,182
Settled during current year:										
18.1 By payment in full.....	108	2,215,859			622	16,325,821	1	71	731	18,541,751
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	108	2,215,859	0	0	622	16,325,821	1	71	731	18,541,751
18.4 Reduction by compromise.....							25	36,827	25	36,827
18.5 Amount rejected.....					1	100,000			1	100,000
18.6 Total settlements.....	108	2,215,859	0	0	623	16,425,821	26	36,898	757	18,678,578
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	9	90,435	0	0	49	1,859,559	1	6,141	59	1,956,135
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,819	188,908,926		(a)	63	4,462,656,573	267	903,977	3,149	4,652,469,476
21. Issued during year.....	1	20,000			12	5,864,032			13	5,884,032
22. Other changes to in force (Net).....	(164)	(8,928,259)			(52)	131,713,998	(11)	(2,838)	(227)	122,782,901
23. In force December 31 of current year.....	2,656	180,000,667	0	(a)	23	4,600,234,603	256	901,139	2,935	4,781,136,409

(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	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	5,033,151	4,597,859		5,838,430	5,108,097
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	240,900	233,895		99,833	87,680
25.2 Guaranteed renewable (b).....	411,062	407,160		264,448	434,742
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).....	651,962	641,055	0	364,281	522,422
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	5,685,113	5,238,914	0	6,202,711	5,630,519

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