

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$ ..... (Exhibit 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....		
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....		
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....		
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....		
5. Policyholders' dividends \$ ..... and coupons \$ ..... due and unpaid (Exhibit 4, Line 10) .....		
6. Provision for policyholders' dividends and coupons payable in following calendar year—estimated amounts:		
6.1 Dividends apportioned for payment (including \$ ..... Modco) .....		
6.2 Dividends not yet apportioned (including \$ ..... Modco).....		
6.3 Coupons and similar benefits (including \$ ..... Modco).....		
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ ..... accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14) .....		
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....		
9.2 Provision for experience rating refunds, including the liability of \$ ..... accident and health experience rating refunds of which \$ ..... is for medical loss ratio rebate per the Public Health Service Act .....		
9.3 Other amounts payable on reinsurance, including \$ ..... assumed and \$ ..... ceded .....		
9.4 Interest Maintenance Reserve (IMR, Line 6) .....		
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... accident and health \$ ..... and deposit-type contract funds \$ .....		
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....		
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... accrued for expense allowances recognized in reserves, net of reinsured allowances) .....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5).....		
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses).....		
15.2 Net deferred tax liability.....		
16. Unearned investment income .....		
17. Amounts withheld or retained by company as agent or trustee .....		
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....		
19. Remittances and items not allocated .....		
20. Net adjustment in assets and liabilities due to foreign exchange rates .....		
21. Liability for benefits for employees and agents if not included above .....		
22. Borrowed money \$ ..... and interest thereon \$ .....		
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7).....		
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies.....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers.....		
24.04 Payable to parent, subsidiaries and affiliates.....		
24.05 Drafts outstanding .....		
24.06 Liability for amounts held under uninsured plans .....		
24.07 Funds held under coinsurance.....		
24.08 Derivatives .....		
24.09 Payable for securities .....		
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities.....		
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....		
27. From Separate Accounts statement .....		
28. Total liabilities (Lines 26 and 27) .....		
29. Common capital stock .....		
30. Preferred capital stock .....		
31. Aggregate write-ins for other-than-special surplus funds .....		
32. Surplus notes.....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....		
34. Aggregate write-ins for special surplus funds.....		
35. Unassigned funds (surplus) .....		
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 29 \$ .....)		
36.2 ..... shares preferred (value included in Line 30 \$ .....)		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$ ..... in Separate Accounts Statement).....		
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....		
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....		
<b>DETAILS OF WRITE-INS</b>		
2501. ....		
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page.....		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above) .....		
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page.....		
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above) .....		
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page.....		
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above) .....		

**SUMMARY OF OPERATIONS**

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) .....		
2. Considerations for supplementary contracts with life contingencies .....		
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....		
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....		
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) .....		
7. Reserve adjustments on reinsurance ceded .....		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....		
8.2 Charges and fees for deposit-type contracts .....		
8.3 Aggregate write-ins for miscellaneous income .....		
9. Totals (Lines 1 to 8.3) .....		
10. Death benefits .....		
11. Matured endowments (excluding guaranteed annual pure endowments) .....		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....		
13. Disability benefits and benefits under accident and health contracts .....		
14. Coupons, guaranteed annual pure endowments and similar benefits .....		
15. Surrender benefits and withdrawals for life contracts .....		
16. Group conversions .....		
17. Interest and adjustments on contract or deposit-type contract funds .....		
18. Payments on supplementary contracts with life contingencies .....		
19. Increase in aggregate reserves for life and accident and health contracts .....		
20. Totals (Lines 10 to 19) .....		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....		
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....		
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4) .....		
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3) .....		
25. Increase in loading on deferred and uncollected premiums .....		
26. Net transfers to or (from) Separate Accounts net of reinsurance .....		
27. Aggregate write-ins for deductions .....		
28. Totals (Lines 20 to 27) .....		
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....		
30. Dividends to policyholders .....		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....		
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....		
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....		
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$..... (excluding taxes of \$..... transferred to the IMR) .....		
35. Net income (Line 33 plus Line 34) .....		
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....		
37. Net income (Line 35) .....		
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....		
39. Change in net unrealized foreign exchange capital gain (loss) .....		
40. Change in net deferred income tax .....		
41. Change in nonadmitted assets .....		
42. Change in liability for reinsurance in unauthorized and certified companies .....		
43. Change in reserve on account of change in valuation basis (increase) or decrease .....		
44. Change in asset valuation reserve .....		
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1) .....		
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....		
47. Other changes in surplus in Separate Accounts statement .....		
48. Change in surplus notes .....		
49. Cumulative effect of changes in accounting principles .....		
50. Capital changes:		
50.1 Paid in .....		
50.2 Transferred from surplus (Stock Dividend) .....		
50.3 Transferred to surplus .....		
51. Surplus adjustment:		
51.1 Paid in .....		
51.2 Transferred to capital (Stock Dividend) .....		
51.3 Transferred from capital .....		
51.4 Change in surplus as a result of reinsurance .....		
52. Dividends to stockholders .....		
53. Aggregate write-ins for gains and losses in surplus .....		
54. Net change in capital and surplus for the year (Lines 37 through 53) .....		
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....		
<b>DETAILS OF WRITE-INS</b>		
08.301 .....		
08.302 .....		
08.303 .....		
08.398 Summary of remaining write-ins for Line 8.3 from overflow page .....		
08.399 Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....		
2701 .....		
2702 .....		
2703 .....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) .....		
5301 .....		
5302 .....		
5303 .....		
5398. Summary of remaining write-ins for Line 53 from overflow page .....		
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above) .....		

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts												
2. Considerations for supplementary contracts with life contingencies												
3. Net investment income												
4. Amortization of Interest Maintenance Reserve (IMR)												
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded												
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income												
9. Totals (Lines 1 to 8.3)												
10. Death benefits												
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits												
13. Disability benefits and benefits under accident and health contracts												
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts												
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds												
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts												
20. Totals (Lines 10 to 19)												
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)												
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses												
24. Insurance taxes, licenses and fees, excluding federal income taxes												
25. Increase in loading on deferred and uncollected premiums												
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions												
28. Totals (Lines 20 to 27)												
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)												
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)												
32. Federal income taxes incurred (excluding tax on capital gains)												
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)												
<b>DETAILS OF WRITE-INS</b>												
08.301												
08.302												
08.303												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)												
2701												
2702												
2703												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above)												

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

**EXHIBIT 6 – AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS**

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
<b>ACTIVE LIFE RESERVE</b>									
1. Unearned premium reserves.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. Additional contract reserves (a).....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3. Additional actuarial reserves - Asset/Liability analysis ..	.....	.....	.....	.....	.....	.....	.....	.....	.....
4. Reserve for future contingent benefits.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5. Reserve for rate credits.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6. Aggregate write-ins for reserves.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
7. Totals (Gross).....	.....	.....	.....	.....	.....	.....	.....	.....	.....
8. Reinsurance ceded.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
9. Totals (Net)	.....	.....	.....	.....	.....	.....	.....	.....	.....
<b>CLAIM RESERVE</b>									
10. Present value of amounts not yet due on claims.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
11. Additional actuarial reserves-Asset/Liability analysis ...	.....	.....	.....	.....	.....	.....	.....	.....	.....
12. Reserve for future contingent benefits.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
13. Aggregate write-ins for reserves.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
14. Totals (Gross).....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15. Reinsurance ceded.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
16. Totals (Net)	.....	.....	.....	.....	.....	.....	.....	.....	.....
17. <b>TOTAL (Net)</b>	.....	.....	.....	.....	.....	.....	.....	.....	.....
18. <b>TABULAR FUND INTEREST</b>									
<b>DETAILS OF WRITE-INS</b>									
0601. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....
0602. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....
0603. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....
0698. Summary of remaining write-ins for Line 6 from overflow page.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)	.....	.....	.....	.....	.....	.....	.....	.....	.....
1301. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1302. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1303. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1398. Summary of remaining write-ins for Line 13 from overflow page.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	.....	.....	.....	.....	.....	.....	.....	.....	.....

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

**EXHIBIT 8 – CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**  
**PART 1 – Liability End of Current Year**

	1	2	Ordinary			6	Group		Accident and Health			
			3	4	5		7	8	9	10	11	
												Total
1. Due and unpaid:												
1.1 Direct.....												
1.2 Reinsurance assumed.....												
1.3 Reinsurance ceded.....												
1.4 Net.....												
2. In course of settlement:												
2.1 Resisted.....												
2.11 Direct.....												
2.12 Reinsurance assumed.....												
2.13 Reinsurance ceded.....												
2.14 Net.....			(b).....	(b).....		(b).....	(b).....					
2.2 Other.....												
2.21 Direct.....												
2.22 Reinsurance assumed.....												
2.23 Reinsurance ceded.....												
2.24 Net.....			(b).....	(b).....		(b).....	(b).....		(b).....	(b).....	(b).....	(b).....
3. Incurred but unreported:												
3.1 Direct.....												
3.2 Reinsurance assumed.....												
3.3 Reinsurance ceded.....												
3.4 Net.....			(b).....	(b).....		(b).....	(b).....		(b).....	(b).....	(b).....	(b).....
4. TOTALS.....												
4.1 Direct.....												
4.2 Reinsurance assumed.....												
4.3 Reinsurance ceded.....												
4.4 Net.....		(a)	(a)				(a)					

- (a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$..... in Column 2, \$..... in Column 3 and \$..... in Column 7.
- (b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$..... Individual Annuities \$....., Credit Life (Group and Individual) \$....., and Group Life \$....., are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$....., Credit (Group and Individual) Accident and Health \$..... and Other Accident and Health \$..... are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

**SCHEDULE H – ACCIDENT AND HEALTH EXHIBIT**

	Total		Group Accident And Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable For Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
<b>PART I – ANALYSIS OF UNDERWRITING OPERATIONS</b>																		
1. Premiums written.....	.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx
2. Premiums earned.....	.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx
3. Incurred claims.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4. Cost containment expenses.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5. Incurred claims and cost containment expenses (Lines 3 and 4).....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6. Increase in contract reserves.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
7. Commissions (a).....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
8. Other general insurance expenses.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
9. Taxes, licenses and fees.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
10. Total other expenses incurred.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
11. Aggregate write-ins for deductions.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
12. Gain from underwriting before dividends or refunds.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
13. Dividends or refunds.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
14. Gain from underwriting after dividends or refunds.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<b>DETAILS OF WRITE-INS</b>																		
1101. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1102. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1103. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

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

**SCHEDULE H – ACCIDENT AND HEALTH EXHIBIT (Continued)**

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
<b>PART 2 – RESERVES AND LIABILITIES</b>									
A. Premium Reserves:									
1. Unearned premiums .....									
2. Advance premiums .....									
3. Reserve for rate credits .....									
4. Total premium reserves, current year .....									
5. Total premium reserves, prior year .....									
6. Increase in total premium reserves .....									
B. Contract Reserves:									
1. Additional reserves (a) .....									
2. Reserve for future contingent benefits .....									
3. Total contract reserves, current year .....									
4. Total contract reserves, prior year .....									
5. Increase in contract reserves .....									
C. Claim Reserves and Liabilities:									
1. Total current year .....									
2. Total prior year .....									
3. Increase .....									
<b>PART 3 – TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year .....									
1.2 On claims incurred during current year .....									
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year .....									
2.2 On claims incurred during current year .....									
3. Test:									
3.1 Lines 1.1 and 2.1 .....									
3.2 Claim reserves and liabilities, December 31 prior year .....									
3.3 Line 3.1 minus Line 3.2 .....									
<b>PART 4 – REINSURANCE</b>									
A. Reinsurance Assumed:									
1. Premiums written .....									
2. Premiums earned .....									
3. Incurred claims .....									
4. Commissions .....									
B. Reinsurance Ceded:									
1. Premiums written .....									
2. Premiums earned .....									
3. Incurred claims .....									
4. Commissions .....									

(a) Includes \$..... premium deficiency reserve.

**SCHEDULE H – PART 5 – HEALTH CLAIMS**

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims .....	.....	.....	.....	.....
2. Beginning Claim Reserves and Liabilities .....	.....	.....	.....	.....
3. Ending Claim Reserves and Liabilities .....	.....	.....	.....	.....
4. Claims Paid.....	.....	.....	.....	.....
B. Assumed Reinsurance:				
5. Incurred Claims .....	.....	.....	.....	.....
6. Beginning Claim Reserves and Liabilities .....	.....	.....	.....	.....
7. Ending Claim Reserves and Liabilities .....	.....	.....	.....	.....
8. Claims Paid.....	.....	.....	.....	.....
C. Ceded Reinsurance:				
9. Incurred Claims .....	.....	.....	.....	.....
10. Beginning Claim Reserves and Liabilities .....	.....	.....	.....	.....
11. Ending Claim Reserves and Liabilities .....	.....	.....	.....	.....
12. Claims Paid.....	.....	.....	.....	.....
D. Net:				
13. Incurred Claims .....	.....	.....	.....	.....
14. Beginning Claim Reserves and Liabilities .....	.....	.....	.....	.....
15. Ending Claim Reserves and Liabilities .....	.....	.....	.....	.....
16. Claims Paid.....	.....	.....	.....	.....
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses .....	.....	.....	.....	.....
18. Beginning Reserves and Liabilities .....	.....	.....	.....	.....
19. Ending Reserves and Liabilities .....	.....	.....	.....	.....
20. Paid Claims and Cost Containment Expenses .....	.....	.....	.....	.....













## SCHEDULE S – PART 4 Reinsurance Ceded To Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name OF Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols. 5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols 9+11-12+13+14 but not in Excess of Col. 8
9999999 Total									XXX					

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount

**SCHEDULE S – PART 5**  
 Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (000 Omitted)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Collateral					23	24	25	26																
															16	17	18	19	20					21	22														
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Domiciliary Jurisdiction	Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% -100%)	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total Recoverable Reserve/Credit Fakes (Col. 9 + 10 - 11)	Miscellaneous Balances (Credit)	Net Obligation Subject to Collateral (Col. 12 - 13)	Dollar Amount of Collateral Required for Full Credit (Col. 14 x Col. 5)	Multiple Beneficiary Trust	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Total Collateral Provided (Col. 16 + 17 + 19 + 20 + 21)	Percent of Collateral Provided for Net Obligation Subject to Collateral (Col. 22 / Col. 14)	Percent Credit Allowed on Net Obligation Subject to Collateral (Col. 8, not to exceed 100%)	Amount of Credit Allowed for Net Obligation Subject to Collateral (Col. 14 x Col. 24)	Liability for Reinsurance With Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 25)														
9999999 Totals																	XXX						XXX	XXX															

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount

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

	1 2013	2 2012	3 2011	4 2010	5 2009
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts.....	.....	.....	.....	.....	.....
2. Commissions and reinsurance expense allowances.....	.....	.....	.....	.....	.....
3. Contract claims.....	.....	.....	.....	.....	.....
4. Surrender benefits and withdrawals for life contracts.....	.....	.....	.....	.....	.....
5. Dividends to policyholders.....	.....	.....	.....	.....	.....
6. Reserve adjustments on reinsurance ceded.....	.....	.....	.....	.....	.....
7. Increase in aggregate reserves for life and accident and health contracts.....	.....	.....	.....	.....	.....
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....	.....	.....	.....	.....	.....
9. Aggregate reserves for life and accident and health contracts.....	.....	.....	.....	.....	.....
10. Liability for deposit-type contracts.....	.....	.....	.....	.....	.....
11. Contract claims unpaid.....	.....	.....	.....	.....	.....
12. Amounts recoverable on reinsurance.....	.....	.....	.....	.....	.....
13. Experience rating refunds due or unpaid.....	.....	.....	.....	.....	.....
14. Policyholders' dividends (not included in Line 10).....	.....	.....	.....	.....	.....
15. Commissions and reinsurance expense allowances due.....	.....	.....	.....	.....	.....
16. Unauthorized reinsurance offset.....	.....	.....	.....	.....	.....
17. Offset for reinsurance with Certified Reinsurers.....	.....	.....	XXX	XXX	XXX
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F).....	.....	.....	.....	.....	.....
19. Letters of credit (L).....	.....	.....	.....	.....	.....
20. Trust agreements (T).....	.....	.....	.....	.....	.....
21. Other (O).....	.....	.....	.....	.....	.....
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple Beneficiary Trust.....	.....	.....	XXX	XXX	XXX
23. Funds deposited by and withheld from (F).....	.....	.....	XXX	XXX	XXX
24. Letters of credit (L).....	.....	.....	XXX	XXX	XXX
25. Trust agreements (T).....	.....	.....	XXX	XXX	XXX
26. Other (O).....	.....	.....	XXX	XXX	XXX



**SCHEDULE S – PART 7**  
Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	.....	.....	.....
2. Reinsurance (Line 16) .....	.....	.....	.....
3. Premiums and considerations (Line 15).....	.....	.....	.....
4. Net credit for ceded reinsurance .....	XXX	.....	.....
5. All other admitted assets (balance) .....	.....	.....	.....
6. Total assets excluding Separate Accounts (Line 26) .....	.....	.....	.....
7. Separate Account assets (Line 27) .....	.....	.....	.....
8. Total assets (Line 28) .....	.....	.....	.....
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2).....	.....	.....	.....
10. Liability for deposit-type contracts (Line 3) .....	.....	.....	.....
11. Claim reserves (Line 4).....	.....	.....	.....
12. Policyholder dividends/reserves (Lines 5 through 7) .....	.....	.....	.....
13. Premium & annuity considerations received in advance (Line 8).....	.....	.....	.....
14. Other contract liabilities (Line 9).....	.....	.....	.....
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....	.....	.....	.....
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount).....	.....	.....	.....
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount).....	.....	.....	.....
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount).....	.....	.....	.....
19. All other liabilities (balance).....	.....	.....	.....
20. Total liabilities excluding Separate Accounts (Line 26).....	.....	.....	.....
21. Separate Account liabilities (Line 27).....	.....	.....	.....
22. Total liabilities (Line 28).....	.....	.....	.....
23. Capital & surplus (Line 38).....	.....	XXX	.....
24. Total liabilities, capital & surplus (Line 39) .....	.....	.....	.....
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	.....	.....	.....
26. Claim reserves .....	.....	.....	.....
27. Policyholder dividends/reserves .....	.....	.....	.....
28. Premium & annuity considerations received in advance .....	.....	.....	.....
29. Liability for deposit-type contracts .....	.....	.....	.....
30. Other contract liabilities .....	.....	.....	.....
31. Reinsurance ceded assets.....	.....	.....	.....
32. Other ceded reinsurance recoverables.....	.....	.....	.....
33. Total ceded reinsurance recoverables .....	.....	.....	.....
34. Premiums and considerations .....	.....	.....	.....
35. Reinsurance in unauthorized companies.....	.....	.....	.....
36. Funds held under reinsurance treaties with unauthorized reinsurers .....	.....	.....	.....
37. Reinsurance with Certified Reinsurers.....	.....	.....	.....
38. Funds held under reinsurance treaties with Certified Reinsurers .....	.....	.....	.....
39. Other ceded reinsurance payables/offsets .....	.....	.....	.....
40. Total ceded reinsurance payable/offsets .....	.....	.....	.....
41. Total net credit for ceded reinsurance .....	.....	.....	.....