

December 8, 2008

Dear Chief Executive Officer:

Consistent with prior years, NOLHGA is providing the enclosed data regarding insolvency costs to assist members of the insurance industry in establishing accruals for their respective share of these costs. Beginning in 2001, insurance companies were required to establish a liability and expense for guaranty association assessments when a loss is probable and can be reasonably estimated. Statement of Statutory Accounting Principle ("SSAP") No. 35 – Accounting for Guaranty Fund and Other Assessments (finalized March 2000 by the NAIC) and Statement of Position ("SOP") 97-3 – Accounting by Insurance and Other Enterprises for Guaranty Fund and Certain Other Insurance-Related Assessments (released December 1997 by the AICPA) discuss the particulars for establishing these liabilities.

The enclosed schedules provide estimates of the total costs (including statutory benefits and the expenses incurred to provide them) for specific, multi-state insolvencies in which NOLHGA has been involved. Also included is related assessment information for which NOLHGA is aware (this information reflects assessments called (i.e. billed) less refunded as of December 31, 2007). Please review the comments at the beginning of each section for a clearer understanding of the data and the limitations inherent in these estimates.

The enclosed data is based on estimates from a variety of sources without having been verified to its source. Also, the data generally does not attempt to account for the cost of non-NOLHGA insolvencies (such as where only one or two states are affected). ***Furthermore, because the data utilizes estimates, it may exclude costs incurred directly by the state guaranty associations, and does not reflect the actual timing or amounts of assessment levies and calls by member state guaranty associations. As such, the contents of this report may not be utilized in protesting actual assessments made by the guaranty associations.***

Please forward the enclosed material to the appropriate individual within your company. We hope the enclosed data is useful and informative. If you should have any questions, please contact me at (703) 787 - 4119.

Sincerely,



Paul A. Peterson, CPA, FLMI
Vice President, Accounting and Finance

Enclosure

Overview

General Comments

Please note the following general comments relating to sections within this package.

- **Overview** – lists insolvencies by certain categories and contains summary totals for each category. Generally, these are multi-state cases in which NOLHGA was involved. Costs may include amounts needed to fund assumption reinsurance transactions, claims paid directly by guaranty associations, expenses incurred by NOLHGA and guaranty associations and assets actually received from estates. Note the following general classifications:
 - ***Ongoing Funding Insolvencies***
The insolvencies listed reflect those for which an assumption reinsurance agreement has either been closed or is anticipated to close in the near future and Guaranty Association funding will be required for a number of years beyond year end 2007. **Please note Executive Life Insurance Company is the only insolvency currently included in this category.**
 - ***Open Insolvencies***
The insolvencies listed are those that are still in an “open” status. These cases have no assumption reinsurance agreement which may have closed (or is not anticipated to close in the near future) or may have closed blocks of business which will be administered indefinitely by guaranty associations.
 - ***Closed in 2008 Insolvencies***
This category lists those costs associated with assumption reinsurance agreements that have closed during 2007 or with outstanding claim benefits paid by Guaranty Associations in 2007.
 - ***Closed Prior to 2008 Insolvencies***
This category lists those costs associated with assumption reinsurance agreements that have been closed prior to 2007 but the estate is still open. Guaranty associations may still incur costs related to covered obligations.
 - ***Estates Closed***
This category lists those costs associated with estates that have had court orders issued to close the estate. No further costs or recoveries other than minor amounts are anticipated.
 - ***Released from Oversight***
This category lists those cases which were under some form of Insurance Department oversight (whether referred to as supervision, conservation, rehabilitation, receivership, etc.) and did not proceed to a liquidation status. The cases are eventually released from Department oversight. Blocks of business are generally disposed of without GA funding. Guaranty association costs should be minimal and are generally limited to expenses involved in monitoring the cases.
 - ***Key Points***
Provides general comments related to specific insolvencies.
- **Anticipated Funding Schedules**
This section contains Anticipated Funding Schedules for certain insolvencies for which Guaranty Association funding occurs over a period of time extending beyond year-end 2008. **Particular attention should be given to these insolvencies since Guaranty Associations may fund their participation in an assumption reinsurance agreement through a variety of methods (such as the use of a promissory note or borrowed funds to accommodate capacity limitations or the economic benefit to member companies), and it is likely that the timing of actual assessments will not coincide with the enclosed schedules. Please note Executive Life Insurance Company is the only insolvency currently included in this schedule.**

General Comments (continued)

- **Specific Insolvency Costs and Assessment Information**

This section lists estimated costs by insolvency. It provides breakdowns by state and account. It also includes assessments called (billed) and refunded as of the immediate past yearend. **Assessment information is compiled annually from state guaranty associations. This information is NOT audited or verified by NOLHGA. NOLHGA cannot comment as to the completeness or accuracy of the information shown herein. Inquiries about assessments should be directed to each individual state guaranty association.**

In addition, this information

- does not incorporate estimates of possible future recoveries from remaining estate assets or litigation;
- does not attempt to determine when guaranty associations may actually assess costs to member companies and
- does not attempt to determine whether guaranty associations will utilize existing cash on hand to fund specific insolvencies.

- **Assessable Premiums 1988 -2007**

This section contains the Total Assessable Premiums for the period 1988 through 2007, by state, by account, by year. The data is obtained from the final Assessment Data Surveys filed by member companies. The data may be used to estimate your company's pro-rata share of the estimated costs for all insolvencies. This may be accomplished by calculating your share of the assessable premiums and applying that factor to the estimated insolvency costs.

- **State Guaranty Association Assessment and Premium Tax Offset Provisions**

This report contains general information regarding assessment and premium tax offset provisions by state as of June 30, 2008.

AMOUNTS IN THE ENCLOSED REPORTS ARE SHOWN IN WHOLE DOLLARS

The data and enclosed funding schedules utilize estimates and may exclude costs incurred directly by the State Guaranty Associations, and actual assessments made by the Guaranty Associations may not coincide with the anticipated funding schedules. They should only be used in estimating your share of the insolvency costs. Since the data has not been audited, it MAY NOT be used in protesting actual assessments made by State Guaranty Associations. As such, neither NOLHGA nor the Guaranty Associations will attempt to reconcile the data presented in the enclosed reports to actual Guaranty Association assessments or explain differences.

Estimated Net Costs as of September 30, 2008					Assessments Called (Billed) or Refunded as of December 31, 2007								
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	Life		Allocated Annuity		A&H		Unallocated Annuity		
					Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
Alabama	17,408,830	31,721,997	3,416,683	0	52,547,510	22,368,855	0 #	33,937,732	0 #	2,060,000	0 #	0	0
Alaska	576,162	4,820,048	76,377	(512)	5,472,075	2,063,342	454,500 #	5,597,169	333,181 #	253,415	56,000 #	2,428,923	29
Arizona	28,374,088	41,216,412	4,284,602	0	73,875,102	38,214,894	0 #	38,206,946	0 #	13,235,267	0 #	0	0
Arkansas	18,422,270	9,105,666	5,556,342	51,904	33,136,182	24,841,095	0 #	0	0 #	6,375,777	0 #	0	0
California	299,967,858	462,032,904	11,273,079	0	773,273,841	283,943,342	40,365,000 #	400,322,144	21,623,000 #	20,293,800	10,500,000 #	0	0
Colorado	1,010,046	9,036,865	5,755,279	0	15,802,191	9,594,556	0 #	18,978,248	1,070,000 #	8,213,427	2,641,002 #	0	0
Connecticut	(5,445)	93,506	35,203	(1,109)	122,155	4,633,000	4,154,158 #	3,712,000	3,421,902 #	0	0 #	1,445,000	1,444,994
Delaware	4,510,614	17,077,992	1,731,341	332,775	23,652,723	7,876,303	0 #	16,525,910	0 #	2,435,000	0 #	984,787	0
Dist. of Columbia	118,393	315,093	(337)	0	433,148	584,826	447,527 #	1,716,248	1,259,695 #	630,000	259,707 #	0	0
Florida	115,113,470	212,559,449	18,851,720	5,732	346,530,370	125,602,575	0 #	224,779,838	142,450 #	11,200,000	0 #	0	0
Georgia	30,447,130	31,829,716	16,407,586	2,381,537	63,477,969	43,275,908	0 #	44,189,138	584,662 #	6,131,986	64,528 #	5,870,582	(32,978)
Hawaii	27,148,383	36,904,251	12,015	0	64,064,650	47,538,543	21,042,109 #	41,818,128	15,586,534 #	11,882,875	11,503,683 #	0	0
Idaho	8,065,526	10,361,948	1,074,756	0	19,502,231	11,714,705	2,699,795 #	9,940,276	0 #	950,135	0 #	0	0
Illinois	166,634,038	150,848,262	15,753,314	8,808,022	342,043,636	128,942,738	37,823,170 #	204,402,147	71,955,255 #	29,240,000	12,197,240 #	77,450,410	42,304,367
Indiana	37,213,434	55,107,674	21,251,520	4,767,970	118,340,598	29,600,051	5,000,000 #	74,412,620	0 #	25,209,164	0 #	0	0
Iowa	42,715,112	34,231,305	1,707,501	39,758	78,693,676	17,259,122	0 #	34,814,908	0 #	1,795,360	0 #	1,280,000	0
Kansas	48,146,718	17,510,418	2,875,972	0	68,533,107	21,036,000	0 #	19,115,000	0 #	500,000	0 #	0	0
Kentucky	28,061,143	24,461,410	1,932,211	0	54,454,764	34,564,175	15,572,328 #	23,721,386	4,334,688 #	1,954,518	1,053,336 #	0	0
Louisiana	8,958,048	6,711,251	7,645,745	0	23,315,044	8,103,508	0 #	14,413,707	0 #	15,638,832	0 #	0	0
Maine	597,313	559,984	91,456	62,898	1,311,650	2,172,639	0 #	1,159,361	0 #	175,000	0 #	0	0
Maryland	19,835,291	25,830,046	1,396,993	5,624,926	52,687,257	36,177,287	0 #	29,492,121	0 #	1,700,000	0 #	0	0
Massachusetts	44,016,089	44,592,990	3,832,021	0	92,441,101	39,415,000	1,750,000 #	32,091,000	700,000 #	5,456,000	475,000 #	0	0
Michigan	10,673,433	48,053,605	639,373	3,293,623	62,660,034	20,920,700	11,593,847 #	70,299,300	10,100,034 #	0	0 #	34,158,333	29,297,170
Minnesota	16,927,320	58,702,689	307,654	2,516,010	78,453,673	24,063,000	2,144,001 #	120,079,500	24,707,255 #	418,500	0 #	5,700,000	0
Mississippi	65,135,094	18,648,530	10,820,050	93,442	94,697,115	50,334,095	14,626 #	20,172,670	0 #	15,534,678	30,041 #	6,850,139	0
Missouri	242,479,706	35,590,076	11,451,144	29,058	289,549,984	52,031,922	0 #	37,285,110	0 #	8,479,499	0 #	0	0
Montana	4,229,545	5,992,702	2,058,263	0	12,280,510	8,060,287	0 #	7,723,955	0 #	739,840	0 #	0	0
Nebraska	16,855,629	16,012,753	4,511,273	0	37,379,655	11,938,351	532,785 #	16,775,339	293,315 #	5,083,700	5,700,000 #	0	0
Nevada	12,576,586	9,115,930	6,168,369	0	27,860,886	12,262,827	337,000 #	8,197,685	69,630 #	11,839,600	178,000 #	0	0
New Hampshire	539,759	416,127	231,123	606,587	1,793,596	2,023,542	563,123 #	1,732,000	996,376 #	210,000	0 #	0	0
New Jersey	39,354,302	50,941,838	1,090,440	4,577,189	95,963,769	30,845,487	5,692,387 #	42,934,985	7,116,428 #	1,325,000	151,039 #	23,104,352	11,865,605
New Mexico	5,310,816	9,935,247	583,886	0	15,829,949	4,744,597	120,000 #	5,350,925	0 #	367,765	0 #	0	0
New York	60,442	(228,750)	(91,280)	(6,578)	(266,166)	91,500,000	54,000,000 #	0	0 #	0	0 #	0	0
North Carolina	44,112,790	83,112,020	954,078	224,144	128,403,031	45,827,217	5,382,000 #	92,747,783	14,751,500 #	2,310,000	0 #	0	0
North Dakota	3,955,981	7,051,412	3,259,395	28,702	14,295,490	4,999,898	0 #	7,668,336	0 #	3,238,692	924,599 #	104,738	0
Ohio	57,742,521	58,004,451	10,832,460	2,313,063	128,892,496	39,300,000	0 #	53,745,000	0 #	5,865,000	0 #	7,875,000	0
Oklahoma	41,914,559	35,615,433	6,274,804	0	83,804,796	31,564,843	10,782,850 #	31,563,738	5,191,650 #	12,945,550	4,602,000 #	0	0
Oregon	17,194,557	19,477,410	1,527,777	0	38,199,743	19,068,901	0 #	20,140,366	0 #	1,688,644	0 #	0	0
Pennsylvania	70,001,693	349,487,286	7,218,535	1,546,110	428,253,624	155,432,407	0 #	232,347,862	0 #	2,553,470	0 #	100,058,938	0
Puerto Rico	570,703	496,175	(7,325)	0	1,059,554	622,778	0 #	387,497	0 #	108,788	0 #	0	0
Rhode Island	3,499,554	21,395,829	159,923	0	25,055,306	2,844,837	0 #	16,281,497	0 #	428,700	0 #	0	0
South Carolina	21,782,268	29,263,379	3,014,485	0	54,060,132	22,736,843	0 #	28,314,306	0 #	600,000	0 #	0	0
South Dakota	7,432,278	4,764,117	3,729,178	0	15,925,573	10,700,802	3,424,511 #	7,530,701	2,698,921 #	4,091,897	1,475,000 #	0	0
Tennessee	47,485,396	32,154,194	7,483,595	0	87,123,185	32,793,000	0 #	41,502,000	0 #	5,116,000	0 #	0	0
Texas	304,091,617	196,619,424	29,988,034	14,403,939	545,103,015	187,586,803	35,643,501 #	142,668,069	13,855,706 #	52,313,796	17,988,924 #	0	0
Utah	8,849,292	8,152,271	328,935	243,656	17,574,154	16,880,549	7,669,846 #	12,534,100	4,124,184 #	1,603,796	0 #	3,050,000	4,549,252
Vermont	176,482	178,801	48,140	(3,802)	399,621	428,664	0 #	519,856	0 #	177,500	0 #	0	0
Virginia	13,801,485	31,556,747	1,654,498	0	47,012,729	23,488,697	6,619,339 #	32,867,690	9,388,016 #	2,958,086	1,787,431 #	0	0
Washington	37,302,477	74,559,250	16,458,329	2,171,271	130,491,327	52,733,397	9,030,633 #	60,905,810	894,396 #	10,836,516	2,646,855 #	7,600,000	5,000,000
West Virginia	3,082,567	7,659,354	697,791	0	11,439,713	6,668,408	4,048,871 #	9,679,699	4,855,641 #	4,392,781	5,464,841 #	51,813	0
Wisconsin	29,792,409	56,971,718	1,737,407	79,261	88,580,795	32,700,000	0 #	45,050,000	0 #	0	0 #	0	0
Wyoming	3,974,855	5,915,343	864,806	0	10,755,004	4,338,084	0 #	7,339,821	0 #	845,787	0 #	0	0
Other	1	0	14,101	0	14,102	0	0 #	0	0 #	0	0 #	0	0
Total	2,078,240,628	2,502,544,547	258,970,622	54,189,574	4,893,945,373	1,941,963,400	286,907,907	2,447,691,627	220,054,419	321,404,141	79,699,226	278,013,015	94,428,439

For member company and association use only. The data utilizes estimates and excludes many costs incurred directly by the State Guaranty Associations. It MAY NOT be utilized in protesting actual assessments made by State Guaranty Associations.

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		
Alabama	11,299,877	21,452,918	0	0	32,752,795	0	Executive Life Ins. Co. 2,857,096,116
Alaska	434,139	4,535,616	0	0	4,969,755	0	
Arizona	18,729,475	24,137,287	0	0	42,866,763	0	Total 2,857,096,116
Arkansas	10,314,646	6,088,910	0	51,899	16,455,455	0	Per state breakdown 2,857,096,116
California	265,357,357	435,444,229	0	0	700,801,585	0	0
Colorado	0	0	0	0	0	0	
Connecticut	0	0	0	0	0	0	
Delaware	3,615,126	3,991,528	0	100,613	7,707,267	0	
Dist. of Columbia	0	0	0	0	0	0	
Florida	97,411,319	104,247,799	0	0	201,659,118	0	
Georgia	25,456,882	23,500,875	0	2,266,875	51,224,631	0	
Hawaii	25,791,761	16,626,433	0	0	42,418,194	0	
Idaho	7,471,563	8,048,493	0	0	15,520,056	0	
Illinois	74,218,311	103,569,313	0	6,381,184	184,168,808	0	
Indiana	14,300,111	26,460,453	0	12,950	40,773,514	0	
Iowa	12,312,457	21,018,016	0	39,737	33,370,211	0	
Kansas	23,777,213	10,476,136	0	0	34,253,349	0	
Kentucky	12,770,366	22,173,028	0	0	34,943,394	0	
Louisiana	0	0	0	0	0	0	
Maine	0	0	0	0	0	0	
Maryland	17,718,840	19,899,496	0	5,624,451	43,242,787	0	
Massachusetts	40,388,814	41,394,622	0	0	81,783,436	0	
Michigan	(1,308)	0	0	(85,347)	(86,655)	0	
Minnesota	13,889,002	34,426,855	0	10,321	48,326,178	0	
Mississippi	18,376,949	5,585,151	0	93,362	24,055,462	0	
Missouri	55,722,433	24,937,755	0	0	80,660,188	0	
Montana	3,466,475	3,602,409	0	0	7,068,883	0	
Nebraska	9,962,896	6,790,549	0	0	16,753,445	0	
Nevada	11,920,877	7,076,208	0	0	18,997,084	0	
New Hampshire	0	0	0	0	0	0	
New Jersey	20,824,447	49,469,080	0	1,113,170	71,406,697	0	
New Mexico	4,285,724	7,823,391	0	0	12,109,115	0	
New York	0	0	0	0	0	0	
North Carolina	30,148,235	65,513,192	0	0	95,661,426	0	
North Dakota	3,178,758	4,819,382	0	28,702	8,026,842	0	
Ohio	27,715,892	36,125,032	0	1,822,665	65,663,589	0	
Oklahoma	10,551,545	17,922,826	0	0	28,474,371	0	
Oregon	14,999,563	16,745,820	0	0	31,745,383	0	
Pennsylvania	44,526,633	164,975,176	0	0	209,501,809	0	
Puerto Rico	519,212	496,167	0	0	1,015,379	0	
Rhode Island	3,141,346	21,143,751	0	0	24,285,097	0	
South Carolina	16,485,091	21,238,723	0	0	37,723,814	0	
South Dakota	6,467,603	2,741,999	0	0	9,209,603	0	
Tennessee	23,534,517	15,436,307	0	0	38,970,824	0	
Texas	104,827,306	130,920,988	0	11,568,686	247,316,980	0	
Utah	8,126,556	6,672,510	0	240,111	15,039,177	0	
Vermont	0	0	0	0	0	0	
Virginia	10,051,376	19,173,931	0	0	29,225,307	0	
Washington	32,416,641	57,020,887	0	2,170,868	91,608,395	0	
West Virginia	1,710,763	3,498,805	0	0	5,209,568	0	
Wisconsin	14,203,634	49,447,699	0	79,261	63,730,594	0	
Wyoming	3,011,433	3,475,010	0	0	6,486,442	0	
Other	0	0	0	0	0	0	
Total	1,155,431,857	1,670,144,751	0	31,519,508	2,857,096,116	2,857,096,116	0
State Breakdown Not Available							
None							
Total	1,155,431,857	1,670,144,751	0	31,519,508	2,857,096,116		

	Allocated			Unallocated		Total			
	Life	Annuity	A&H	Annuity	Total				
Alabama	322,278	711	168,971	0	491,960	491,960	0	Benicorp Ins. Co.	44,942,120
Alaska	10,857	3	77	0	10,936	10,936	0	Life & Health Ins. Co. of America	29,395,164
Arizona	4,791,050	72,554	1,323,441	0	6,187,045	6,187,045	0	Lincoln Memorial Life Ins. Co.	422,999,693
Arkansas	5,839,310	183,189	2,885,564	0	8,908,063	8,908,063	0	Memorial Service Life Ins. Co.	184,134,430
California	16,611,595	108,548	22,989	0	16,743,132	16,743,132	0	Monarch Life Ins. Co.	512,511
Colorado	488,851	1,088	221,482	0	711,421	711,421	0	Old Southwest Life Ins. Co.	0
Connecticut	55,765	1,578	6,705	0	64,047	64,047	0		
Delaware	45,296	154	17,346	0	62,795	62,795	0	Total	681,983,918
Dist. of Columbia	17,454	147	(574)	0	17,026	17,026	0	Per state breakdown	681,983,918
Florida	212,941	5,953	5,742,105	0	5,960,999	5,960,999	0		0
Georgia	2,156,997	1,774	10,016,607	0	12,175,377	12,175,377	0		
Hawaii	(5,648)	220	80,205	0	74,777	74,777	0		
Idaho	44,504	1	6,837	0	51,342	51,342	0		
Illinois	62,914,480	16,055	1,441,612	0	64,372,147	64,372,147	0		
Indiana	15,087,894	967	16,824,430	0	31,913,291	31,913,291	0		
Iowa	24,800,801	7,763	166,350	0	24,974,914	24,974,914	0		
Kansas	23,062,917	968	1,784,162	0	24,848,047	24,848,047	0		
Kentucky	13,382,225	834	266,727	0	13,649,786	13,649,786	0		
Louisiana	3,786,536	876	364,575	0	4,151,987	4,151,987	0		
Maine	7,683	765	665	0	9,113	9,113	0		
Maryland	136,192	1,276	506,096	0	643,564	643,564	0		
Massachusetts	9,594	17,034	6,810	0	33,438	33,438	0		
Michigan	416,213	2,306	8,624	0	427,143	427,143	0		
Minnesota	296,219	1,816	5,241	0	303,276	303,276	0		
Mississippi	167,832	510	552,915	0	721,257	721,257	0		
Missouri	183,958,633	46,853	5,928,147	0	189,933,633	189,933,633	0		
Montana	49,132	239	8,509	0	57,880	57,880	0		
Nebraska	4,585,381	582	4,078,785	0	8,664,748	8,664,748	0		
Nevada	202,250	456	5,455,228	0	5,657,934	5,657,934	0		
New Hampshire	1,546	396	883	0	2,826	2,826	0		
New Jersey	6,356	4,748	23,759	0	34,863	34,863	0		
New Mexico	106,144	354	96,530	0	203,029	203,029	0		
New York	26,882	16,133	39,642	0	82,657	82,657	0		
North Carolina	188,552	1,422	(382,561)	0	(192,587)	(192,587)	0		
North Dakota	7,055	592	1,067,498	0	1,075,146	1,075,146	0		
Ohio	20,239,630	1,849	3,637,725	0	23,879,203	23,879,203	0		
Oklahoma	20,924,093	746	197,807	0	21,122,646	21,122,646	0		
Oregon	151,117	859	17,667	0	169,644	169,644	0		
Pennsylvania	3,562,477	21,198	6,266,889	0	9,850,563	9,850,563	0		
Puerto Rico	461	14	14	0	489	489	0		
Rhode Island	17,392	471	1,404	0	19,268	19,268	0		
South Carolina	152,403	950	(122,540)	0	30,814	30,814	0		
South Dakota	180,816	361	1,081,312	0	1,262,489	1,262,489	0		
Tennessee	9,625,610	1,071	3,148,456	0	12,775,138	12,775,138	0		
Texas	188,328,306	10,777	280,443	0	188,619,526	188,619,526	0		
Utah	43,747	516	92,024	0	136,286	136,286	0		
Vermont	1,761	108	537	0	2,406	2,406	0		
Virginia	205,019	1,194	1,989	0	208,201	208,201	0		
Washington	124,760	1,661	4,951	0	131,371	131,371	0		
West Virginia	104,595	326	16,643	0	121,564	121,564	0		
Wisconsin	513,998	3,025	4,478	0	521,502	521,502	0		
Wyoming	8,449	91	97,255	0	105,796	105,796	0		
Other	0	0	0	0	0	0	0		
Total	607,976,402	544,081	73,463,435	0	681,983,918	681,983,918	0		
State Breakdown Not Available									
Old Southwest Life Ins. Co.	No Data Available								
Total	607,976,402	544,081	73,463,435	0	681,983,918				

For member company and association use only. The data utilizes estimates and excludes many costs incurred directly by the State Guaranty Associations. It MAY NOT be utilized in protesting actual assessments made by State Guaranty Associations.

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		
Alabama	21,136	38	0	0	21,175	0	Fidelity Mutual Life Ins. Co. 1,272,532
Alaska	0	0	0	0	0	0	
Arizona	12,057	63	0	0	12,119	0	Total 1,272,532
Arkansas	4,647	38	0	0	4,685	0	Per state breakdown 1,272,532
California	92,842	3,206	0	0	96,048	0	0
Colorado	18,135	2,836	0	0	20,971	0	
Connecticut	12,481	121	0	0	12,603	0	
Delaware	10,345	758	0	0	11,103	0	
Dist. of Columbia	5,249	489	0	0	5,738	0	
Florida	86,504	7,511	0	0	94,015	0	
Georgia	17,433	477	0	1,191	19,101	0	
Hawaii	0	0	0	0	0	0	
Idaho	443	0	0	0	443	0	
Illinois	75,462	6,502	0	360	82,324	0	
Indiana	9,874	1,874	0	0	11,748	0	
Iowa	1,413	176	0	0	1,589	0	
Kansas	4,528	10	0	0	4,538	0	
Kentucky	24,447	3,396	0	0	27,843	0	
Louisiana	1,942	0	0	0	1,942	0	
Maine	6,496	5,134	0	0	11,630	0	
Maryland	29,965	691	0	0	30,656	0	
Massachusetts	69,426	2,569	0	0	71,995	0	
Michigan	20,006	1,480	0	746	22,232	0	
Minnesota	5,193	69	0	0	5,261	0	
Mississippi	1,716	0	0	0	1,716	0	
Missouri	7,442	269	0	0	7,711	0	
Montana	582	0	0	0	582	0	
Nebraska	1,381	0	0	0	1,381	0	
Nevada	1,892	0	0	0	1,892	0	
New Hampshire	9,381	285	0	0	9,666	0	
New Jersey	75,983	4,972	0	2,630	83,585	0	
New Mexico	1,093	0	0	0	1,093	0	
New York	65,879	8,216	0	2,618	76,713	0	
North Carolina	27,958	24,421	0	3,357	55,736	0	
North Dakota	148	0	0	0	148	0	
Ohio	39,417	429	0	3,689	43,534	0	
Oklahoma	3,194	6	0	0	3,200	0	
Oregon	3,509	0	0	0	3,509	0	
Pennsylvania	213,843	22,074	0	13,401	249,318	0	
Puerto Rico	0	0	0	0	0	0	
Rhode Island	9,437	208	0	0	9,645	0	
South Carolina	14,199	275	0	0	14,474	0	
South Dakota	172	0	0	0	172	0	
Tennessee	55,550	10,533	0	0	66,083	0	
Texas	22,309	277	0	0	22,586	0	
Utah	718	0	0	0	718	0	
Vermont	1,421	0	0	0	1,421	0	
Virginia	25,027	1,387	0	0	26,414	0	
Washington	10,808	2,981	0	0	13,789	0	
West Virginia	3,280	0	0	0	3,280	0	
Wisconsin	4,362	49	0	0	4,410	0	
Wyoming	0	0	0	0	0	0	
Other	0	0	0	0	0	0	
Total	1,130,723	113,819	0	27,990	1,272,532	1,272,532	0
State Breakdown Not Available							
None							
Total	1,130,723	113,819	0	27,990	1,272,532		

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total				
Alabama	1,523,427	2,847,716	2,406,390	0	6,777,533	6,777,533	0	American Chambers Life Ins. Co.	58,539,725
Alaska	2,466	41,133	76,295	0	119,893	119,893	0	American Integrity Ins. Co.	61,603,738
Arizona	346,301	4,597,287	2,654,185	0	7,597,773	7,597,773	0	American Western Life Ins. Co.	378,974
Arkansas	532,063	1,275,684	2,247,581	7	4,055,334	4,055,334	0	Andrew Jackson Life Ins. Co.	30,797,365
California	797,954	18,407,018	11,082,057	0	30,287,030	30,287,030	0	Centennial Life Ins. Co.	679,771
Colorado	81,768	5,243,065	5,474,389	0	10,799,222	10,799,222	0	Confederation Life Ins. Co. (CLIC)	13,562
Connecticut	10,330	169,507	28,498	115	208,451	208,451	0	Consumers United Ins. Co.	15,206,500
Delaware	643,125	12,416,374	1,653,604	0	14,713,102	14,713,102	0	Family Guaranty Life Ins. Co.	24,864,195
Dist. of Columbia	24,442	290,596	(418)	0	314,621	314,621	0	Farmers and Ranchers Life Ins. Co.	9,142,284
Florida	3,386,319	72,067,395	7,862,902	0	83,316,616	83,316,616	0	Fidelity Bankers Life Ins. Co.	14,421,832
Georgia	615,208	4,235,719	3,519,409	424	8,370,760	8,370,760	0	First National Life Ins. Co. of America	24,860,824
Hawaii	25,350	19,997,869	(68,386)	0	19,954,833	19,954,833	0	Franklin American Life Ins. Co.	12,871,834
Idaho	14,857	522,044	1,041,530	0	1,578,431	1,578,431	0	Franklin Protective Life Ins. Co.	16,527,844
Illinois	178,428	5,817,874	13,859,938	1,873	19,858,113	19,858,113	0	International Financial Services Life Ins. Co.	1,812,138
Indiana	280,035	16,693,635	4,339,056	149	21,312,874	21,312,874	0	Investors Equity Life Ins. Co. of HI, LTD	19,626,888
Iowa	735,656	9,769,796	1,537,251	21	12,042,724	12,042,724	0	Legion Ins. Co.	2,180,606
Kansas	91,518	3,594,275	1,084,095	0	4,769,888	4,769,888	0	London Pacific Life & Annuity Co.	131,669,762
Kentucky	461,590	982,993	1,125,686	0	2,570,269	2,570,269	0	Midwest Life Ins. Co.	33,019,828
Louisiana	3,913,994	5,175,394	1,999,741	0	11,089,129	11,089,129	0	National Heritage Life Ins. Co.	172,502,599
Maine	1,423	15,935	90,770	0	108,128	108,128	0	Old Standard Life Ins. Co.	0
Maryland	111,469	1,157,501	912,855	475	2,182,301	2,182,301	0	Reliance Ins. Co.	10,556,385
Massachusetts	14,500	107,992	3,826,314	0	3,948,806	3,948,806	0	States General Life Ins. Co.	5,881,187
Michigan	1,136,908	39,004,718	515,844	1,785	40,659,256	40,659,256	0	Universe Life Ins. Co.	12,852,367
Minnesota	369,558	19,603,413	296,612	463	20,270,046	20,270,046	0	Villanova Ins. Co.	19,040
Mississippi	45,914,359	11,983,118	10,080,325	79	67,977,881	67,977,881	0		
Missouri	324,127	4,309,708	5,372,704	0	10,006,540	10,006,540	0	Total	660,029,248
Montana	10,518	1,717,365	2,031,677	0	3,759,560	3,759,560	0	Per state breakdown	660,029,248
Nebraska	167,604	6,202,720	3,749,512	0	10,119,836	10,119,836	0		0
Nevada	13,729	1,203,398	345,807	0	1,562,934	1,562,934	0		
New Hampshire	(15,426)	241,231	230,290	0	456,095	456,095	0		
New Jersey	12,833	144,808	1,062,654	776	1,221,071	1,221,071	0		
New Mexico	109,941	999,302	377,349	0	1,486,592	1,486,592	0		
New York	(0)	0	(132,406)	0	(132,406)	(132,406)	0		
North Carolina	5,379,281	10,362,006	1,311,524	840	17,053,653	17,053,653	0		
North Dakota	19,851	1,140,928	2,183,664	0	3,344,444	3,344,444	0		
Ohio	92,168	7,613,505	7,078,963	270	14,784,907	14,784,907	0		
Oklahoma	4,920,833	12,610,383	5,267,675	0	22,798,891	22,798,891	0		
Oregon	22,751	688,097	1,438,547	0	2,149,395	2,149,395	0		
Pennsylvania	28,781	8,738,416	907,297	2,041	9,676,535	9,676,535	0		
Puerto Rico	0	6	(7,339)	0	(7,332)	(7,332)	0		
Rhode Island	4,355	231,720	158,519	0	394,594	394,594	0		
South Carolina	166,984	1,955,555	3,076,133	0	5,198,672	5,198,672	0		
South Dakota	2,980	1,329,212	2,587,299	0	3,919,492	3,919,492	0		
Tennessee	12,009,536	13,838,618	4,271,662	0	30,119,817	30,119,817	0		
Texas	2,820,139	51,894,144	19,265,617	434	73,980,334	73,980,334	0		
Utah	5,317	543,074	174,925	235	723,550	723,550	0		
Vermont	9,908	34,568	47,603	0	92,079	92,079	0		
Virginia	882,020	6,810,418	1,596,202	0	9,288,639	9,288,639	0		
Washington	98,939	11,753,214	16,279,246	174	28,131,573	28,131,573	0		
West Virginia	261,577	3,662,349	441,686	0	4,365,611	4,365,611	0		
Wisconsin	22,602	6,651,326	1,729,984	0	8,403,912	8,403,912	0		
Wyoming	494	1,519,183	713,467	0	2,233,144	2,233,144	0		
Other	1	0	14,101	0	14,102	14,102	0		
Total	88,584,888	412,213,308	159,220,889	10,163	660,029,248	660,029,248	0		
State Breakdown Not Available									
Old Standard Life Ins. Co.	No Data Available								
Total	88,584,888	412,213,308	159,220,889	10,163	660,029,248				

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total				
Alabama	4,236,989	7,420,581	841,295	0	12,498,864	12,498,864	0	Alabama Life Ins. Co.	3,310,751
Alaska	128,636	243,287	5	(512)	371,416	371,416	0	American Educators Life Ins. Co.	4,926,157
Arizona	4,485,778	12,409,073	301,438	0	17,196,290	17,196,290	0	American Life Assurance Corp.	5,056,764
Arkansas	1,725,543	1,557,834	423,191	(2)	3,706,566	3,706,566	0	American Standard Life & Accident Ins. Co.	8,398,646
California	17,057,949	8,069,113	168,030	0	25,295,092	25,295,092	0	AMS Life Ins. Co.	33,226,068
Colorado	406,177	3,789,876	59,407	0	4,255,460	4,255,460	0	Bankers Commercial Life Ins. Co.	13,849,825
Connecticut	(84,505)	(77,798)	0	(1,225)	(163,528)	(163,528)	0	Coastal States Life Ins. Co.	16,322,100
Delaware	196,556	669,146	60,390	232,162	1,158,253	1,158,253	0	Consolidated National Life Ins. Co.	8,852,916
Dist. of Columbia	71,248	23,861	655	0	95,763	95,763	0	Corporate Life Ins. Co.	173,587,827
Florida	13,987,065	36,229,979	5,162,757	5,732	55,385,533	55,385,533	0	Diamond Benefits Life Ins. Co./LACOP	12,306,836
Georgia	2,185,057	4,090,829	2,831,784	113,048	9,220,717	9,220,717	0	EBL Life Ins. Co.	14,323,877
Hawaii	1,336,596	279,666	197	0	1,616,458	1,616,458	0	First National Life Ins. Co.	227,653
Idaho	533,791	1,791,400	26,389	0	2,351,580	2,351,580	0	George Washington Life Ins. Co.	1,788,104
Illinois	29,242,901	41,438,410	451,765	2,424,606	73,557,681	73,557,681	0	Guarantee Security Life Ins. Co.	106,908,892
Indiana	7,532,074	11,950,652	88,024	4,754,871	24,325,620	24,325,620	0	Inter-American Ins. Co. of Illinois	107,771,299
Iowa	4,862,816	3,435,422	3,899	0	8,302,137	8,302,137	0	Investment Life Ins. Co. of America	15,753,451
Kansas	1,201,169	3,438,996	7,713	0	4,647,878	4,647,878	0	Kentucky Central Life Ins. Co.	(12,675,584)
Kentucky	1,418,008	1,301,080	538,715	0	3,257,803	3,257,803	0	Life Assurance Co. of Pennsylvania	0
Louisiana	1,245,603	1,534,981	5,273,322	0	8,053,906	8,053,906	0	Mutual Benefit Life Ins. Co.	(1,571,656)
Maine	581,319	538,096	20	62,898	1,182,333	1,182,333	0	Mutual Security Life Ins. Co.	12,749,019
Maryland	1,837,693	4,771,008	(21,974)	0	6,586,727	6,586,727	0	National Affiliated Investors Life Ins. Co.	1,353,300
Massachusetts	3,531,827	3,070,595	(1,103)	0	6,601,319	6,601,319	0	National American Life Ins. Co of PA	13,146,413
Michigan	9,100,131	9,045,038	114,905	3,376,439	21,636,513	21,636,513	0	New Jersey Life Ins. Co.	81,850,531
Minnesota	2,366,564	4,670,468	5,800	2,505,226	9,548,058	9,548,058	0	Old Colony Life Ins. Co.	11,180,621
Mississippi	671,674	1,079,752	186,794	0	1,938,219	1,938,219	0	Old Faithful Life Ins. Co.	1,474,118
Missouri	2,455,204	6,295,267	149,922	29,058	8,929,450	8,929,450	0	Pacific Standard Life Ins. Co.	28,433,272
Montana	702,622	672,689	18,077	0	1,393,388	1,393,388	0	Statesman National Life Ins. Co.	4,050,017
Nebraska	2,137,417	3,018,887	(3,317,024)	0	1,839,280	1,839,280	0	Summit National Life Ins. Co.	4,582,899
Nevada	435,642	835,860	364,184	0	1,635,686	1,635,686	0	Supreme Life Ins. Co. of America	44,824
New Hampshire	543,863	174,193	(50)	606,587	1,324,592	1,324,592	0	Underwriters Life Ins. Co.	8,106,994
New Jersey	18,431,738	1,318,066	4,027	3,460,613	23,214,444	23,214,444	0	Unison International Life Ins. Co.	13,414,918
New Mexico	804,494	1,112,160	110,006	0	2,026,660	2,026,660	0	United Republic Life Ins. Co.	43,058
New York	(32,319)	(253,099)	1,484	(9,196)	(293,130)	(293,130)	0		
North Carolina	8,349,447	7,210,898	20,047	219,946	15,800,338	15,800,338	0	Total	692,793,910
North Dakota	749,881	1,090,510	8,232	0	1,848,623	1,848,623	0	Per state breakdown	692,793,910
Ohio	9,650,018	14,263,568	115,754	486,439	24,515,779	24,515,779	0		0
Oklahoma	5,472,815	5,080,390	809,127	0	11,362,332	11,362,332	0		
Oregon	2,016,536	2,042,559	71,562	0	4,130,657	4,130,657	0		
Pennsylvania	21,667,449	175,730,316	44,349	1,530,668	198,972,782	198,972,782	0		
Puerto Rico	50,992	(13)	0	0	50,980	50,980	0		
Rhode Island	326,882	19,659	0	0	346,541	346,541	0		
South Carolina	4,959,528	6,067,853	27,681	0	11,055,061	11,055,061	0		
South Dakota	780,318	692,542	60,567	0	1,533,427	1,533,427	0		
Tennessee	2,240,871	2,867,649	61,463	0	5,169,984	5,169,984	0		
Texas	7,960,552	13,792,675	10,403,613	2,834,819	34,991,658	34,991,658	0		
Utah	671,495	936,145	52,720	3,310	1,663,670	1,663,670	0		
Vermont	163,299	144,118	0	(3,802)	303,616	303,616	0		
Virginia	2,551,717	5,569,745	39,292	0	8,160,755	8,160,755	0		
Washington	4,649,865	5,780,215	174,132	229	10,604,440	10,604,440	0		
West Virginia	1,000,974	497,859	239,302	0	1,738,136	1,738,136	0		
Wisconsin	15,046,281	869,519	2,944	0	15,918,745	15,918,745	0		
Wyoming	954,237	921,038	54,084	0	1,929,358	1,929,358	0		
Other	0	0	0	0	0	0	0		
Total	224,600,475	419,522,609	26,038,913	22,631,913	692,793,910	692,793,910	0		
	State Breakdown Not Available								
Life Assurance Co. of Pennsylvania	Included in Diamond Benefits								
Total	224,600,475	419,522,609	26,038,913	22,631,913	692,793,910				

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		
Alabama	5,123	34	27	0	5,183	5,183	0
Alaska	64	9	0	0	74	74	0
Arizona	9,428	147	5,538	0	15,112	15,112	0
Arkansas	6,062	10	6	0	6,079	6,079	0
California	50,162	790	3	0	50,954	50,954	0
Colorado	15,115	0	1	0	15,117	15,117	0
Connecticut	484	98	0	0	583	583	0
Delaware	168	33	2	0	202	202	0
Dist. of Columbia	0	0	0	0	0	0	0
Florida	29,322	812	83,956	0	114,090	114,090	0
Georgia	15,553	43	39,787	0	55,383	55,383	0
Hawaii	325	63	0	0	388	388	0
Idaho	369	10	0	0	378	378	0
Illinois	4,457	107	0	0	4,564	4,564	0
Indiana	3,447	94	9	0	3,550	3,550	0
Iowa	1,969	132	0	0	2,101	2,101	0
Kansas	9,374	32	1	0	9,407	9,407	0
Kentucky	4,506	79	1,084	0	5,669	5,669	0
Louisiana	9,972	0	8,108	0	18,080	18,080	0
Maine	392	54	0	0	446	446	0
Maryland	1,132	74	16	0	1,222	1,222	0
Massachusetts	1,928	179	0	0	2,107	2,107	0
Michigan	1,482	63	1	0	1,546	1,546	0
Minnesota	783	70	0	0	853	853	0
Mississippi	2,564	0	16	0	2,580	2,580	0
Missouri	11,865	225	371	0	12,461	12,461	0
Montana	216	0	0	0	216	216	0
Nebraska	950	15	0	0	965	965	0
Nevada	2,197	9	3,150	0	5,356	5,356	0
New Hampshire	395	22	0	0	418	418	0
New Jersey	2,944	164	0	0	3,108	3,108	0
New Mexico	3,419	40	0	0	3,459	3,459	0
New York	0	0	0	0	0	0	0
North Carolina	19,317	81	5,068	0	24,466	24,466	0
North Dakota	288	0	0	0	288	288	0
Ohio	5,397	69	18	0	5,484	5,484	0
Oklahoma	42,079	1,082	195	0	43,357	43,357	0
Oregon	1,080	76	0	0	1,156	1,156	0
Pennsylvania	2,510	106	0	0	2,617	2,617	0
Puerto Rico	38	0	0	0	38	38	0
Rhode Island	142	19	0	0	161	161	0
South Carolina	4,062	24	33,211	0	37,297	37,297	0
South Dakota	388	2	0	0	391	391	0
Tennessee	19,312	14	2,013	0	21,340	21,340	0
Texas	133,006	564	38,362	0	171,932	171,932	0
Utah	1,460	27	9,266	0	10,754	10,754	0
Vermont	93	6	0	0	99	99	0
Virginia	86,326	72	17,015	0	103,413	103,413	0
Washington	1,465	293	0	0	1,758	1,758	0
West Virginia	1,378	15	160	0	1,554	1,554	0
Wisconsin	1,532	99	0	0	1,631	1,631	0
Wyoming	243	21	0	0	264	264	0
Other	0	0	0	0	0	0	0
Total	516,284	5,980	247,385	0	769,649	769,649	0
State Breakdown Not Available							
Old West Annuity & Life Ins. Co.							No Data Available
Western United Life Assurance Co.							No Data Available
Total	516,284	5,980	247,385	0	769,649		

For member company and association use only. The data utilizes estimates and excludes many costs incurred directly by the State Guaranty Associations. It MAY NOT be utilized in protesting actual assessments made by State Guaranty Associations.

KEY POINTS

Key Points to Consider

KEY NOTES ON ALL INSOLVENCIES:

- NOLHGA expenses are incurred as of September 30, 2008. Where known, expenses and claims incurred directly by guaranty associations and recoveries from litigation, estate distributions etc. have been included.
- **Neither NOLHGA nor the Guaranty Associations make any representations or warranties as to the accuracy of the enclosed data.**
- **Assessment information is compiled annually from state guaranty associations. This information is NOT audited or verified by NOLHGA. NOLHGA cannot comment as to the completeness or accuracy of the information shown herein. Any such inquiries should be directed to each individual state guaranty association.**

Ongoing Funding Insolvencies

This section contains estimated costs by insolvency, by state, by line. The insolvencies listed include those which require Guaranty Association funding beyond year-end 2008.

Executive Life Insurance Company

Reports in previous years presented estimated costs of each guaranty association's liability discounted to September 1993. Beginning with the 1995 report, costs were shown as if Guaranty Associations paid off all obligations by 2008. Under the Enhancement Agreement, Guaranty Associations have the option to make annual installment payments or defease their obligations. Since GA costs grow with interest over time, deferral of Guaranty Association payments through annual installment payments result in higher aggregate (undiscounted) costs than, for example, making a one-time defeasance payment. Obviously, the ultimate aggregate (undiscounted) cost will depend on how each Guaranty Association chooses to fund their obligations.

Consistent with prior years, the current estimate reflects the following assumptions regarding Guaranty Association funding of ELIC obligations:

Guaranty Associations make annual installment payments through 2008.

Guaranty Associations opt to defease with a one-time defeasance payment in 2009 of approximately \$548 million, representing the estimated present value of future obligations otherwise due in 2009 and beyond. The reader should note that the Guaranty Association may extend the payment period beyond 2009 and continue to make annual installment payments until all covered obligations are satisfied.

Discount rates used were approximately 4.09% for all remaining obligations.

Other comments pertinent to the estimates include:

The estimates are net of approximately \$304 million received between 1995 and 2007 from the ELIC Trusts. Future recoveries, if any, from the Trusts cannot be estimated and therefore are not included in this presentation.

The estimates are exclusive of any possible future indemnity charges. Such charges, if any, cannot be estimated and therefore are not included in this presentation.

The estimates include actual administrative charges from Aurora through 2008 and allocated NOLHGA costs through September 30, 2008. The estimates exclude future Aurora administrative costs and allocated NOLHGA costs.

Executive Life Insurance Company (continued)

The estimates include actual and projected costs related to Article 22 and 23 of the Enhancement Agreement. While there are no arrangements currently in place to defease such obligations, the estimates assume that the present value of such costs is paid in 2009.

Because of the uncertain nature of the Guaranty Association obligations, the schedule included in the Anticipated Funding Schedule Section for Executive Life MOST LIKELY WILL NOT coincide with actual assessments from the guaranty associations as a result of (a) factors previously mentioned; (b) differences between actual and estimated amounts due as a result of changes in interest rates and other factors; and (c) guaranty associations which may be, or anticipate, experiencing capacity limitations.

Anticipated funding period: Annual payments due April 1992 - 2008

Bullet payment paid June 1998

Either:

- Defeasance payment due May 2009 (as reflected in the attached schedule), or
- On-going installment payments well beyond 2009, due April of each year.

OPEN INSOLVENCIES

This section contains estimated costs by insolvency, by state, by line. The insolvencies listed reflect those, which are still in an "open" status with no assumption reinsurance agreement being closed, or those that are anticipated to close in the near future.

Benicorp Insurance Company

Most of business transferred pre-liquidation via rewrite program; remaining inforce business cancelled by guaranty associations. Total costs reflect claims funded by guaranty associations through the fall of 2008. Increase from prior year due to change in claim estimate.

Life & Health Insurance Company of America

Total costs reflect expenses incurred by GA's and NOLHGA, estimated reserves for business yet to be sold, assumption costs for minor block of life business sold and claims paid (net of premium collected) on various blocks of business. Decrease from prior year the result of final estate distributions.

Lincoln Memorial and Memorial Service Life Insurance Companies

New cases in 2008; companies wrote preneed funeral insurance. Current plan calls for guaranty associations to run-off business with possible future sales of certain blocks. Total costs reflect FACE AMOUNTS of preneed insurance policies along with NOLHGA expenses. See special file for cost range estimates.

Monarch Life Insurance Company

Total costs reflect NOLHGA expenses incurred; no current plans for guaranty association participation.

Old Southwest Life Insurance Company

Part of Thunor Trust companies. Single state case; no data available.

CLOSED IN 2008 INSOLVENCIES

This section lists those costs associated with assumption reinsurance agreements that have closed during 2008 or with outstanding claim benefits paid by Guaranty Associations in 2008.

Fidelity Mutual Life Insurance Company

Total costs reflect NOLHGA expenses incurred. Business assumed 1/1/2008 by Commonwealth Annuity and Life Insurance Company with no GA involvement.

CLOSED PRIOR TO 2008 INSOLVENCIES

This section lists those costs associated with assumption agreements which have been closed prior to 2008. Since Guaranty Associations may fund their participation in an assumption reinsurance agreement through the use of a note or borrowing the funds, it is possible that actual assessments may not have been levied against member insurance companies. Therefore, the enclosed data is being provided so that you can determine if assessments have been paid or whether an accrual needs to be established.

American Chambers Life Insurance Company

Placed into liquidation 5/00. Decrease from prior year result of premium collected by receiver released to guaranty associations.

American Integrity Insurance Company

Business sold: Closed 6/1/94, all business transferred.

American Western Life Insurance Company

Placed into liquidation 8/97. Costs include claims paid directly by Guaranty Associations. Decrease from prior year result of early access distributions from estate.

Andrew Jackson Life Insurance Company

Business sold: Closed 8/27/93, all business transferred.

Centennial Life Insurance Company

Placed into liquidation 5/98. Costs include claims paid directly by Guaranty Associations along with related GA and NOLHGA expenses.

Confederation Life Insurance Company – U.S. Branch

No further guaranty association costs anticipated.

Consumers United Insurance Company

Business sold: Closing 2/15/95.

Family Guaranty Life Insurance Company

New case in 1999, part of Thunor Trust companies. Costs reflect sale of business via assumption reinsurance and subsequent final accounting during 2001 along with guaranty association expenses incurred directly.

Farmers and Ranchers Life Insurance Company

New case in 1999, part of Thunor Trust companies. Costs reflect sale of business via assumption reinsurance and subsequent final accounting during 2001.

Fidelity Bankers Life Insurance Company

Business sold: Closing 6/12/93. Costs reflect expenses incurred by NOLHGA. Costs include certain guaranty associations participating in and funding a supplementary agreement during 2001.

First National Life Insurance Company of America

New case in 1999, part of Thunor Trust companies. Costs reflect sale of business via assumption reinsurance and subsequent final accounting during 2001 along with guaranty association expenses and claims incurred directly. Decrease from prior year result of early access distribution received from estate.

Franklin American Life Insurance Company

New case in 1999, part of Thunor Trust companies. Costs reflect sale of business via assumption reinsurance and subsequent final accounting during 2001 along with guaranty association expenses incurred directly.

Franklin Protective Life Insurance Company

New case in 1999, part of Thunor Trust companies. Costs reflect sale of business via assumption reinsurance and subsequent final accounting during 2001 along with guaranty association expenses and claims incurred directly. Decrease from prior year result of early access distribution received from estate.

International Financial Services Life Insurance Company

New case in 1999, part of Thunor Trust companies. Costs reflect sale of business via assumption reinsurance and subsequent final accounting during 2001 along with guaranty association expenses and claims incurred directly. Decrease from prior year result of early access distribution received from estate.

Investors Equity Life Insurance Company of Hawaii, LTD

Single state insolvency domiciled in Hawaii. Business sold: 2/5/96.

Legion Insurance Company

All business is A&H. Cost estimate reflects minimal amount of A&H exposure due to stop loss and disability policies and includes GA and NOLHGA-related expenses. Affiliated with Villanova Insurance Company. Minor amount of a&h claims in which no information is yet available still to be funded in future. Decrease from prior year result of early access distribution received from estate.

London Pacific Life & Annuity Company

Costs represent expenses incurred by GA's and NOLHGA along with costs associated with the disposition of the annuity business via an exchange transaction in 2004. These amounts include guaranty association funding for the policies that elected to exchange contracts to the acquiring company, guaranty association funding for the policies that elected to surrender their entire contracts and funding for the covered cash surrender value of policies electing to continue their contract with guaranty associations plus an assumption reinsurance transaction in 2007.

Midwest Life Insurance Company

Business sold: Closed 6/1/92, all business transferred.

National Heritage Life Insurance Company

Funding for assumption transaction generally accomplished through use of Guaranty Association promissory notes, anticipated to be paid off over 5-year term. Increase from prior year the result of recall by receiver of portion of prior year early access distributions.

Business sold: Closing 7/2/96.

Old Standard Life Insurance Company

Part of Metropolitan Mortgage Group. No data available.

Reliance Insurance Company

Costs reflect guaranty association funding for outstanding A&H claims plus expenses incurred by the GA's and NOLHGA. Only minor run-off claim activity is anticipated in the future.

States General Life Insurance Company

Costs reflect guaranty association funding for outstanding A&H claims and assumption reinsurance transaction plus expenses incurred by the GA's and NOLHGA.

Universe Life Insurance Company

Company placed into liquidation late 1998. Business sold Oct. 99. Increase from prior year result of updated claims and expense data from guaranty associations.

Villanova Insurance Company

All business is A&H; no liability estimates by state yet available. Affiliated with Legion Insurance Company. Costs represent NOLHGA-incurred expenses only.

ESTATES CLOSED

This section contains estimated costs by insolvency, by state, by line for those estates that have been closed. No further costs or recoveries are anticipated.

Alabama Life Insurance Company

Affiliated with American Educators and Consolidated National.

Business sold: Closed 10/21/94, all business transferred.

American Educators Life Insurance Company

Affiliated with Alabama Life and Consolidated National.

Business sold: Closed 9/30/94, all business transferred.

The American Life Assurance Company

Sale of business closed 3/13/98, all business transferred.

American Standard Life & Accident Insurance Company

Sale of business closed 9/22/98, all business except uncovereds transferred.

AMS Life Insurance Company

Business sold: Closings: 9/3/92, 11/9/93. Decrease from prior year result of final estate distribution.

Bankers Commercial Life Insurance Company

New case in 2000, placed into liquidation 6/00. Costs estimates include funding of assumption reinsurance transaction, claims paid by the guaranty associations, net of premium collections, through August 2002, expenses incurred directly by guaranty associations and NOLHGA-related expenses.

Coastal States Life Insurance Company

Business sold: Closing 11/8/96, all business transferred.

Consolidated National Life Insurance Company

Affiliated with Alabama Life and American Educators.

Business sold: Closing 9/30/94, all business transferred.

Corporate Life Insurance Company

Business sold: Closing 1/31/96. Decrease from prior year result of final estate distribution.

Diamond Benefits Life Insurance Company

Business sold: Closing 11/30/92, all business transferred. Decrease from prior year result of final estate distribution.

EBL Life Insurance Company

Single state insolvency, domiciled in Pennsylvania. Subsidiary of Summit National Life Insurance Company, business sold in conjunction with Summit National assumption reinsurance transaction.

Business sold: Closing 11/30/94, all business transferred.

First National Life Insurance Company

Costs reflect payment of outstanding claim benefits by Guaranty Associations. No assumption funding involved.

George Washington Life Insurance Company

Business sold: 12/17/93 - Life and Allocated Annuity Business 1/1/96 - Accident & Health.

Guarantee Security Life Insurance Company

Costs reflect both the Guaranty Association funding required to establish GRC and the funding required in the sale of the business via assumption reinsurance. The sale of the business closed 11/97. Costs include the initial \$32 million capital contribution.

Inter-American Insurance Company of Illinois

Business sold: Closed 4/13/93, all but A&H business (amount not available) transferred.

Investment Life Insurance Company of America

Business sold: Closed 9/6/94, all business transferred.

Kentucky Central Life Insurance Company

Cost estimate reflects final accounting adjustments made in 2001 due to expiry of 5 year plan and reconciliation of all known funding, claims and expenses incurred by the guaranty associations and NOLHGA.

Life Assurance Company of Pennsylvania

Single state case located in PA and associated with Diamond Benefits Life Insurance Company insolvency. No cost estimate available. GA assumption costs associated with plan developed through NOHGA are reflected in Diamond Benefits.

Mutual Benefit Life Insurance Company

No further Guaranty Association costs anticipated.

Mutual Security Life Insurance Company

Business sold: Closings: 5/26/92, 2/8/93, 5/7/93, 10/4/93, 11/30/94.

National Affiliated Investors Life Insurance Company

Total costs reflect sale of business via assumption reinsurance. Includes expenses incurred by NOLHGA and guaranty associations.

National American Life Insurance Company of PA

Business sold: Closing 7/1/96, all business sold.

New Jersey Life Insurance Company

Business sold: Closing 9/9/93, all business sold.

Old Colony Life Insurance Company

Business sold: Closing 10/20/94, all business transferred. Decrease from prior year result of final estate distribution.

Old Faithful Life Insurance Company

Business sold: Closed 3/1/93, all business transferred.

Pacific Standard Life Insurance Company

Business sold: Closed 5/11/94, all business transferred. Minor benefits anticipated to be provided by certain guaranty associations ended during 2003, no future activity anticipated

Statesman National Life Insurance Company

Costs reflect sale of business via assumption reinsurance. All business sold. Decrease from prior result of proceeds received from sale of assets that were assigned to the Guaranty Associations.

Summit National Life Insurance Company

Business sold: Closed 11/30/94, minor block of A & H canceled.

Supreme Life Insurance Company

Placed into liquidation 1995, no data available.

Underwriters Life Insurance Company

Business sold: Closing 10/31/92

Unison International Life Insurance Company

Business sold: Closing 8/27/93, all business transferred.

United Republic Life Insurance Company

Costs reflect expenses incurred by NOLHGA.

Business sold: Closing 10/1/94

RELEASED FROM OVERSIGHT

This section contains estimated costs on those cases which have been released from oversight (these were companies placed under some form of supervision and have since been released). No further costs or recoveries are anticipated.

Confederation Life Insurance & Annuity Company

No Guaranty Association funding required in assumption reinsurance transaction.

First Capital Life Insurance Company

Costs reflect expenses incurred by NOLHGA net of estate asset recoveries. Policies assumed by Pacific Mutual Life Insurance Company through newly created company, Pacific Corinthian. No GA assumption funding involved.

Mid-Continent Life Insurance Company

Placed under supervision in 1998, costs reflect expenses incurred by NOLHGA. No Guaranty Association participation.

Old West Annuity & Life Insurance Company, Western United Life Insurance

Part of Metropolitan Mortgage Group. Business sold without the need for GA funding or participation.

Settlers Life Insurance Company

New case in 1999 as result of Thunor Trust. Placed under supervision in 1999, costs reflect expenses incurred by NOLHGA. Company sold to third party in 1999, no Guaranty Association participation.

Universal Health Care Ins. Co. Inc.

Company and FLDOI entered into a consent order resolving differences in December 2007. All business is Medicare Advantage. Costs represent NOLHGA incurred expenses.

Western United Life Assurance Company

Part of Metropolitan Mortgage group. Business sold June 2008 with no GA involvement.

ALL AMOUNTS IN THE ENCLOSED REPORTS ARE SHOWN IN WHOLE DOLLARS

The data and enclosed funding schedules utilize estimates and may exclude costs incurred directly by the State Guaranty Associations, and actual assessments made by the Guaranty Associations may not coincide with the anticipated funding schedules. They should only be used in estimating your share of the insolvency costs. Since the data has not been audited, it MAY NOT be used in protesting actual assessments made by State Guaranty Associations. As such, neither NOLHGA nor the Guaranty Associations will attempt to reconcile the data presented in the enclosed reports to actual Guaranty Association assessments or explain differences.

ANTICIPATED FUNDING SCHEDULES

Anticipated Funding Schedules

This section contains Anticipated Funding Schedules, by year, for the following insolvencies:

- Executive Life Insurance Company

Included for your benefit is a reconciliation between the "Total Anticipated Funding Schedule" and the insolvency costs reflected in the "Overview Open and Closed Insolvency" report.

Actual assessments by Guaranty Associations most likely WILL NOT match the enclosed funding schedules, particularly in states which may be experiencing capacity limitations. Therefore, this data MAY NOT be utilized in protesting actual GA assessments.

Please refer to the applicable section for more detailed comments regarding a specific insolvency contained within this section.

These schedules are provided solely for use by member companies to discount the pro rata share of the insolvency costs at a rate applicable to the member company, if the member company chooses to do so. You may wish to confirm this practice with your auditors or insurance department prior to making your calculations and for any guidance that may be available regarding the applicable discount rates(s).

ALL AMOUNTS IN THE ENCLOSED REPORTS ARE SHOWN IN WHOLE DOLLARS

The data and enclosed funding schedules utilize estimates and may exclude costs incurred directly by the State Guaranty Associations, and actual assessments made by the Guaranty Associations may not coincide with the anticipated funding schedules. They should only be used in estimating your share of the insolvency costs. Since the data has not been audited, it MAY NOT be used in protesting actual assessments made by State Guaranty Associations. As such, neither NOLHGA nor the Guaranty Associations will attempt to reconcile the data presented in the enclosed reports to actual Guaranty Association assessments or explain differences.

Reconciliation Grand Total Insolvency Costs to Anticipated Funding Schedules

		Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Grand Total Insolvency Costs							
Per "Overview Open and Closed Insolvencies"		2,078,240,628	2,502,544,547	258,970,622	54,189,574	4,893,945,373	
Less Insolvency Costs NOT included in "Anticipated Funding Schedules":							
Estate Closed		(224,600,475)	(419,522,609)	(26,038,913)	(22,631,913)	(692,793,910)	
Released from Oversight		(516,284)	(5,980)	(247,385)	0	(769,649)	
Closed Prior to 2008		(88,584,888)	(412,213,308)	(159,220,889)	(10,163)	(660,029,248)	
Closed in 2008		(1,130,723)	(113,819)	0	(27,990)	(1,272,532)	
Open		(607,976,402)	(544,081)	(73,463,435)	0	(681,983,918)	
Less Other Adjustments Included in GA Cost Total, NOT included in "Anticipated Funding Schedules":							
Executive Life Insurance Company	NOLHGA expenses	(21,391,205)	(30,599,210)	0	(848,606)	(52,839,022)	
Executive Life Insurance Company	GA expenses	0	0	0	0	0	
Executive Life Insurance Company	GA claims	0	0	0	0	0	
Add Other Adjustments Included in GA Cost Total, NOT included in "Anticipated Funding Schedules":							
Executive Life Insurance Company	Other recoveries	46,881,762	67,407,207	0	1,711,688	116,000,656	
Adjusted Total		1,180,922,413	1,706,952,747	0	32,382,590	2,920,257,751	
Total Per "Anticipated Funding Schedules"		1,180,922,413	1,706,952,747	0	32,382,590	2,920,257,751	
Variance		0	0	0	0	0	
Executive Life Insurance Company	summary	1,155,431,857	1,670,144,751	0	31,519,508	2,857,096,116	
Executive Life Insurance Company	adjustments	25,490,557	36,807,996	0	863,082	63,161,635	
Executive Life Insurance Company	gross	1,180,922,413	1,706,952,747	0	32,382,590	2,920,257,751	antic fnding file 2,920,257,751

For member company and association use only. The data utilizes estimates and excludes many costs incurred directly by the State Guaranty Associations. It MAY NOT be utilized in protesting actual assessments made by State Guaranty Associations.

SPECIFIC INSOLVENCY COSTS

Estimated Net Costs as of September 30, 2008					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	2,132,767	1,167,729	10,256	0	3,310,751
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	0	0	0
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	0	0	0	0	0
Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	0	0	0	0	0
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	0	0	0	0	0
Missouri	0	0	0	0	0
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	0	0	0	0	0
Oregon	0	0	0	0	0
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	0	0	0	0	0
Tennessee	0	0	0	0	0
Texas	0	0	0	0	0
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	2,132,767	1,167,729	10,256	0	3,310,751

Summary:	
GA Covered Obligations	4,246,637
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	185,913
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(529,679)
Ceding commissions/ policy enhancements	713,876
Other recoveries (litigation, estate distributions, etc.)	937,602
Adjusted GA Costs	3,310,751
Per State breakdown	3,310,751

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
2,800,000	0	568,170	0	13,000	0	0	0
2,800,000	0	568,170	0	13,000	0	0	0

Assessment information is compiled annually from state guaranty associations. This information is NOT audited or verified by NOLHGA. NOLHGA cannot comment as to the completeness nor accuracy of the information shown herein. Any such inquiries should be directed to each individual state guaranty association.

Estimated Net Costs as of September 30, 2008					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	62,862	0	62,862
Alaska	0	0	41,656	0	41,656
Arizona	0	0	436,966	0	436,966
Arkansas	0	0	1,886,656	0	1,886,656
California	712	0	95,009	0	95,721
Colorado	0	0	1,738,081	0	1,738,081
Connecticut	0	0	0	0	0
Delaware	2,347	0	56,886	0	59,233
Dist. of Columbia	0	0	0	0	0
Florida	26,429	0	80,284	0	106,713
Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	291,578	0	291,578
Illinois	1,310	0	4,607,794	0	4,609,104
Indiana	6,252	0	1,781,093	0	1,787,345
Iowa	0	0	73,815	0	73,815
Kansas	0	0	231,848	0	231,848
Kentucky	0	0	33,443	0	33,443
Louisiana	0	0	1,544,413	0	1,544,413
Maine	0	0	0	0	0
Maryland	0	0	14,035	0	14,035
Massachusetts	3,578	0	3,392,685	0	3,396,262
Michigan	8,246	0	38,056	0	46,303
Minnesota	0	0	0	0	0
Mississippi	0	0	9,204,543	0	9,204,543
Missouri	0	0	957,601	0	957,601
Montana	258	0	838,775	0	839,034
Nebraska	0	0	1,105,689	0	1,105,689
Nevada	0	0	13,537	0	13,537
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	178,293	0	178,293
New York	0	0	0	0	0
North Carolina	0	0	3,643	0	3,643
North Dakota	0	0	(1,710)	0	(1,710)
Ohio	16,929	0	4,175,350	0	4,192,280
Oklahoma	1,862	0	3,831,936	0	3,833,798
Oregon	0	0	86,208	0	86,208
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	1,603	0	547,540	0	549,142
South Dakota	0	0	237,963	0	237,963
Tennessee	0	0	3,388,838	0	3,388,838
Texas	3,749	0	14,149,471	0	14,153,220
Utah	0	0	22,199	0	22,199
Vermont	0	0	0	0	0
Virginia	0	0	950,981	0	950,981
Washington	781	0	1,574,662	0	1,575,443
West Virginia	0	0	216,971	0	216,971
Wisconsin	5,058	0	286,512	0	291,571
Wyoming	0	0	284,447	0	284,447
Other	0	0	0	0	0
Total	79,116	0	58,460,609	0	58,539,725

Summary:	
GA Covered Obligations	44,462,791
Add:	
GA claims incurred directly	44,231,475
GA expenses incurred directly	12,170,199
NOLHGA expenses	2,222,161
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	44,387,898
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	159,003
Adjusted GA Costs	58,539,725
Per State breakdown	58,539,725

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	125,000	0	0	0
0	0	0	0	3,308,801	0	0	0
0	0	0	0	300,000	100,000	0	0
0	0	0	0	2,000,000	0	0	0
40,000	0	0	0	5,000,000	0	0	0
0	0	0	0	1,999,232	0	0	0
39,632	0	0	0	1,661,368	0	0	0
0	0	0	0	5,000,000	400,000	0	0
0	0	0	0	14,999,989	0	0	0
0	0	0	0	0	0	0	0
43,500	4,500	0	0	4,306,500	430,500	0	0
130,011	0	0	0	3,600,000	0	0	0
0	0	0	0	12,871,063	0	0	0
0	0	0	0	1,800,000	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	350,000	0	0	0
253,143	4,500	0	0	57,321,953	930,500	0	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	1,484,987	0	1,484,987
Alaska	0	163	0	163
Arizona	0	1,259,696	0	1,259,696
Arkansas	0	181,871	0	181,871
California	0	7,589,491	0	7,589,491
Colorado	0	3,040,584	0	3,040,584
Connecticut	0	0	0	0
Delaware	0	66,126	0	66,126
Dist. of Columbia	0	3,474	0	3,474
Florida	0	4,425,534	0	4,425,534
Georgia	0	666,837	0	666,837
Hawaii	0	3,463	0	3,463
Idaho	0	236,446	0	236,446
Illinois	0	9,081,034	0	9,081,034
Indiana	0	2,334,787	0	2,334,787
Iowa	0	532,727	0	532,727
Kansas	0	247,198	0	247,198
Kentucky	0	784,317	0	784,317
Louisiana	0	90,410	0	90,410
Maine	0	97,403	0	97,403
Maryland	0	802,707	0	802,707
Massachusetts	0	302,676	0	302,676
Michigan	0	47,927	0	47,927
Minnesota	0	63,912	0	63,912
Mississippi	0	205,268	0	205,268
Missouri	0	3,941,141	0	3,941,141
Montana	0	856,309	0	856,309
Nebraska	0	2,296,267	0	2,296,267
Nevada	0	196,529	0	196,529
New Hampshire	0	1,392	0	1,392
New Jersey	0	1,098,472	0	1,098,472
New Mexico	0	228,724	0	228,724
New York	0	0	0	0
North Carolina	0	747,551	0	747,551
North Dakota	0	2,165,330	0	2,165,330
Ohio	0	2,700,700	0	2,700,700
Oklahoma	0	470,582	0	470,582
Oregon	0	620,083	0	620,083
Pennsylvania	0	468,854	0	468,854
Puerto Rico	0	0	0	0
Rhode Island	0	3,569	0	3,569
South Carolina	0	285,947	0	285,947
South Dakota	0	2,339,033	0	2,339,033
Tennessee	0	446,782	0	446,782
Texas	0	1,692,984	0	1,692,984
Utah	0	54,754	0	54,754
Vermont	0	11,889	0	11,889
Virginia	0	379,258	0	379,258
Washington	0	6,502,108	0	6,502,108
West Virginia	0	107,905	0	107,905
Wisconsin	0	72,117	0	72,117
Wyoming	0	365,860	0	365,860
Other	0	557	0	557
Total	0	61,603,738	0	61,603,738

Summary:	
GA Covered Obligations	71,125,785
Add:	
GA claims incurred directly	20,254,758
GA expenses incurred directly	3,000,034
NOLHGA expenses	1,308,159
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	743,000
Other recoveries (litigation, estate distributions, etc.)	33,341,998
Adjusted GA Costs	61,603,738
Per State breakdown	61,603,738

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	1,008,000	0	0	0
9,517	0	0	0	20,000	20,000	0	0
0	0	0	0	1,323,320	0	0	0
0	0	0	0	335,216	0	0	0
0	0	0	0	10,000,000	5,650,000	0	0
0	0	0	0	2,200,000	756,918	0	0
0	0	0	0	50,000	0	0	0
0	0	0	0	20,000	15,780	0	0
0	0	0	0	4,000,000	0	0	0
0	0	0	0	400,000	0	0	0
0	9,780	0	0	27,420	0	0	0
0	0	0	0	377,000	0	0	0
0	0	0	0	14,800,000	5,950,000	0	0
0	0	0	0	2,893,631	0	0	0
0	0	0	0	1,725,000	0	0	0
0	0	0	0	500,000	0	0	0
0	0	0	0	1,341,501	522,000	0	0
0	0	0	0	509,121	0	0	0
0	0	0	0	175,000	0	0	0
0	0	0	0	1,700,000	0	0	0
0	0	0	0	456,000	75,000	0	0
0	0	0	0	210,000	0	0	0
0	0	0	0	8,354,499	0	0	0
0	0	0	0	670,000	0	0	0
0	0	0	0	4,475,000	5,300,000	0	0
0	0	0	0	370,000	178,000	0	0
0	0	0	0	1,250,000	151,039	0	0
0	120,000	0	0	350,000	0	0	0
0	0	0	0	800,000	0	0	0
0	0	0	0	3,202,700	924,599	0	0
0	0	0	0	5,600,000	0	0	0
0	0	0	0	850,000	300,000	0	0
0	0	0	0	1,688,644	0	0	0
0	0	0	0	1,000,000	0	0	0
0	0	0	0	600,000	0	0	0
0	0	0	0	3,748,806	1,475,000	0	0
0	0	0	0	1,000,000	0	0	0
0	0	0	0	3,221,194	1,164,901	0	0
0	0	0	0	125,000	0	0	0
0	0	0	0	27,500	0	0	0
0	0	0	0	850,915	455,000	0	0
0	0	0	0	3,000,000	2,169,430	0	0
0	0	0	0	350,000	280	0	0
0	0	0	0	275,000	0	0	0
9,517	129,780	0	0	85,880,467	25,107,947	0	0

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Estimated Net Costs as of September 30, 2008					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	56,526	616,409	115,733	0	788,668
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	0	0	0
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	(255,307)	129,673	4,232,943	0	4,107,310
Georgia	(51,320)	0	71,810	0	20,490
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	0	0	0	0	0
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	735	69,123	1,479	0	71,337
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	15,838	33,935	19,186	0	68,960
Missouri	0	0	0	0	0
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	0	0	0	0	0
Oregon	0	0	0	0	0
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	0	0	0	0	0
Tennessee	0	0	0	0	0
Texas	0	0	0	0	0
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	(233,527)	849,139	4,441,152	0	5,056,764

Summary:	
GA Covered Obligations	3,635,692
Add:	
GA claims incurred directly	1,016,861
GA expenses incurred directly	353,452
NOLHGA expenses	534,226
Remaining Inforce estimate	0
Less:	
Estate/other distributions	732,116
Other adjustments	(700,749)
Ceding commissions/ policy enhancements	(1,274,180)
Other recoveries (litigation, estate distributions, etc.)	1,726,280
Adjusted GA Costs	5,056,764
Per State breakdown	5,056,764

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
10,971	0	0	0	148,029	0	0	0
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Estimated Net Costs as of September 30, 2008					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	4,379	0	238	0	4,617
Alaska	2,338	0	5	0	2,343
Arizona	536,312	268,221	15,828	0	820,362
Arkansas	657,858	6,691	4,013	0	668,562
California	0	0	0	0	0
Colorado	17,117	0	0	0	17,117
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	312,152	0	31,774	0	343,926
Georgia	0	0	0	0	0
Hawaii	42,046	2,317	197	0	44,559
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	7,201	0	1,972	0	9,173
Iowa	0	0	0	0	0
Kansas	42,705	3,296	17,229	0	63,230
Kentucky	0	0	0	0	0
Louisiana	(17,992)	0	0	0	(17,992)
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	8,069	0	1,043	0	9,112
Missouri	200,907	11,676	26,489	0	239,071
Montana	0	0	0	0	0
Nebraska	13,925	83	3,696	0	17,703
Nevada	13,089	6,051	684	0	19,824
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	106,729	4,099	28,057	0	138,884
New York	0	0	0	0	0
North Carolina	4,112,994	38,325	21,335	0	4,172,655
North Dakota	0	0	0	0	0
Ohio	25,389	0	9,650	0	35,039
Oklahoma	956,790	29,353	44,264	0	1,030,406
Oregon	34,461	0	2,340	0	36,801
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	251,836	0	18,969	0	270,805
South Dakota	0	0	0	0	0
Tennessee	0	0	0	0	0
Texas	175,256	52,411	185,885	0	413,552
Utah	28,498	978	921	0	30,397
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	21,235	3,899	4,452	0	29,586
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	(1,066)	(5)	(15)	0	(1,087)
Other	0	0	0	0	0
Total	7,552,228	427,394	419,024	0	8,398,646

Summary:	
GA Covered Obligations	21,461,671
Add:	
GA claims incurred directly	137,228
GA expenses incurred directly	955,571
NOLHGA expenses	1,494,781
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(375,118)
Ceding commissions/ policy enhancements	5,635,144
Other recoveries (litigation, estate distributions, etc.)	10,390,580
Adjusted GA Costs	8,398,646
Per State breakdown	8,398,646

Life	Assessments Called (Billed) or Refunded as of December 31, 2007							
	Allocated Annuity		A&H		Unallocated Annuity			
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
50,000	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
1,997,154	0	0	0	0	0	0	0	0
43,585	0	0	0	0	0	0	0	0
3,864	0	0	0	0	0	0	0	0
1,085	481	0	0	3,915	1,831	0	0	0
59,780	0	0	0	17,765	0	0	0	0
3,600,000	0	0	0	0	0	0	0	0
0	5,272,500	0	111,000	0	166,500	0	0	0
195,526	77,092	0	0	1,247,265	491,854	0	0	0
105,000	0	0	0	0	0	0	0	0
50,139	0	10,343	0	11,516	0	0	0	0
30,000	0	0	0	0	0	0	0	0
6,136,133	5,350,073	10,343	111,000	1,280,461	660,185	0	0	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	111,698	3,334,390	(5,345)	3,440,743
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	1,259,986	27,360,054	320,058	28,940,098
Indiana	16,201	518,736	27,274	562,211
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	3,055	0	3,055
Tennessee	0	0	0	0
Texas	17,109	258,240	4,612	279,961
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	1,404,994	31,474,476	346,598	33,226,068

Summary:	
GA Covered Obligations	85,272,992
Add:	
GA claims incurred directly	15,711,384
GA expenses incurred directly	1,016,491
NOLHGA expenses	768,049
Remaining Inforce estimate	0
Less:	
Estate/other distributions	31,395,970
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	38,146,878
Adjusted GA Costs	33,226,068
Per State breakdown	33,226,068

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	5,266,318	0	10,907	0	0	0
4,451,000	3,470,000	59,749,000	39,945,000	1,300,000	1,500,000	8,000,000	2,700,000
8,142	4,862	742,939	445,278	0	0	0	0
4,459,142	3,474,862	65,758,257	40,390,278	1,310,907	1,500,000	8,000,000	2,700,000

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	757,734	196,439	0	954,174
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	425,688	110,358	0	536,046
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	99,660	25,836	0	125,496
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	10,906	2,827	0	13,734
Louisiana	2,654,273	688,108	2,099	3,344,480
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	10,170,825	2,632,613	64,453	12,867,891
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	4,894,202	1,268,799	0	6,163,001
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	100,519	26,059	0	126,578
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	(16,681)	(4,325)	0	(21,006)
South Dakota	0	0	0	0
Tennessee	3,955,045	1,025,327	8,813	4,989,185
Texas	1,334,375	363,411	0	1,697,786
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	24,386,546	6,335,454	75,365	30,797,365

Summary:	
GA Covered Obligations	55,014,949
Add:	
GA claims incurred directly	0
GA expenses incurred directly	905,124
NOLHGA expenses	878,764
Remaining Inforce estimate	0
Less:	
Estate/other distributions	5,725,000
Other adjustments	(7,993,993)
Ceding commissions/ policy enhancements	11,334,052
Other recoveries (litigation, estate distributions, etc.)	16,936,413
Adjusted GA Costs	30,797,365
Per State breakdown	30,797,365

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
1,534,000	0	183,188	0	0	0	0	0
900,802	0	0	0	0	0	0	0
183,899	0	15,255	403	0	0	0	0
2,113,595	0	4,148,464	0	0	0	0	0
11,860,647	0	4,785,032	0	0	0	3,735,647	0
16,000	0	4,090	0	0	0	0	0
4,275,000	0	225,000	0	0	0	0	0
0	0	320,000	50,000	0	0	0	0
7,200,000	0	1,200,000	0	0	0	0	0
651,924	0	96,657	0	0	0	0	0
28,735,867	0	10,977,686	50,403	0	0	3,735,647	0

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	Estimated Net Costs as of September 30, 2008			
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	9,135	0	84,617	93,752
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	(44)	0	(1,836)	(1,880)
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	(408)	0	94,666	94,258
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	19,961	0	3,478,604	3,498,565
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	33,941	33,941
Montana	0	0	1,321	1,321
Nebraska	0	0	19,329	19,329
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	(4,968)	0	(19,692)	(24,660)
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	3,969	3,969
Ohio	0	0	0	0
Oklahoma	2,079	0	349,953	352,032
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	5,936	5,936
Tennessee	0	0	0	0
Texas	234,173	0	9,520,475	9,754,648
Utah	0	0	18,613	18,613
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	259,928	0	13,589,897	13,849,825

Summary:	
GA Covered Obligations	2,563,673
Add:	
GA claims incurred directly	6,337,185
GA expenses incurred directly	1,046,036
NOLHGA expenses	5,124,123
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(13,483)
Ceding commissions/ policy enhancements	(571,866)
Other recoveries (litigation, estate distributions, etc.)	1,806,541
Adjusted GA Costs	13,849,825
Per State breakdown	13,849,825

Life	Assessments Called (Billed) or Refunded as of December 31, 2007						
	Allocated Annuity		A&H		Unallocated Annuity		
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
	0	0	0	0	25,000	0	0
	3,959	0	0	0	4,945,041	0	0
	8,000	4,500	0	0	792,000	445,500	0
	58,755	11,987	0	0	11,692,213	2,385,440	0
Total	70,714	16,487	0	0	17,454,254	2,830,940	0

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For member company and association use only. The data utilizes estimates and excludes many costs incurred directly by the State Guaranty Associations. It MAY NOT be utilized in protesting actual assessments made by State Guaranty Associations.

Estimated Net Costs as of September 30, 2008					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	17,634	0	17,634
Alaska	0	0	(2,916)	0	(2,916)
Arizona	0	0	89,170	0	89,170
Arkansas	0	0	30,876	0	30,876
California	0	0	805,058	0	805,058
Colorado	0	0	15,759	0	15,759
Connecticut	0	0	(7,885)	0	(7,885)
Delaware	0	0	(74,942)	0	(74,942)
Dist. of Columbia	0	0	(8,621)	0	(8,621)
Florida	0	0	344,393	0	344,393
Georgia	0	0	(136,065)	0	(136,065)
Hawaii	0	0	(88,544)	0	(88,544)
Idaho	0	0	(16,199)	0	(16,199)
Illinois	0	0	(166,393)	0	(166,393)
Indiana	0	0	(49,795)	0	(49,795)
Iowa	0	0	(33,216)	0	(33,216)
Kansas	0	0	334,411	0	334,411
Kentucky	0	0	25,636	0	25,636
Louisiana	0	0	(56,389)	0	(56,389)
Maine	0	0	(5,718)	0	(5,718)
Maryland	0	0	488	0	488
Massachusetts	0	0	13,339	0	13,339
Michigan	10,961	0	(259,559)	0	(248,598)
Minnesota	0	0	(26,515)	0	(26,515)
Mississippi	0	0	51,573	0	51,573
Missouri	0	0	46,876	0	46,876
Montana	0	0	(7,895)	0	(7,895)
Nebraska	0	0	(14,973)	0	(14,973)
Nevada	0	0	27,258	0	27,258
New Hampshire	0	0	(4,430)	0	(4,430)
New Jersey	0	0	(46,097)	0	(46,097)
New Mexico	0	0	(110,130)	0	(110,130)
New York	0	0	(132,406)	0	(132,406)
North Carolina	0	0	61,587	0	61,587
North Dakota	0	0	1,036	0	1,036
Ohio	0	0	(4,310)	0	(4,310)
Oklahoma	0	0	45,138	0	45,138
Oregon	0	0	32,954	0	32,954
Pennsylvania	0	0	15,425	0	15,425
Puerto Rico	0	0	(7,339)	0	(7,339)
Rhode Island	0	0	(3,561)	0	(3,561)
South Carolina	4,801	0	101,982	0	106,783
South Dakota	0	0	(20,446)	0	(20,446)
Tennessee	0	0	91,610	0	91,610
Texas	0	0	128,881	0	128,881
Utah	0	0	(27,306)	0	(27,306)
Vermont	0	0	3,927	0	3,927
Virginia	0	0	(94,195)	0	(94,195)
Washington	0	0	13,849	0	13,849
West Virginia	0	0	(27,027)	0	(27,027)
Wisconsin	0	0	(196,013)	0	(196,013)
Wyoming	0	0	(19,508)	0	(19,508)
Other	1	0	13,544	0	13,545
Total	15,763	0	664,008	0	679,771

Summary:	
GA Covered Obligations	19,162,385
Add:	
GA claims incurred directly	41,580,577
GA expenses incurred directly	3,742,009
NOLHGA expenses	2,495,702
Remaining Inforce estimate	0
Less:	
Estate/other distributions	19,253,403
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	47,047,499
Adjusted GA Costs	679,771
Per State breakdown	679,771

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	25,000	20,000	0	0
0	0	0	0	0	0	0	0
0	0	0	0	822,261	0	0	0
0	0	0	0	4,000,000	3,000,000	0	0
0	0	0	0	768,000	0	0	0
0	0	0	0	375,000	0	0	0
500,000	600,000	100,000	50,000	4,000,000	4,350,000	0	0
0	0	0	0	1,899,405	0	0	0
0	0	0	0	0	0	0	0
8,479	0	0	0	893,521	0	0	0
0	0	0	0	300,000	0	0	0
0	0	0	0	759,000	0	0	0
0	0	0	0	75,000	0	0	0
190,000	0	0	0	310,000	0	0	0
40,000	42,800	0	0	1,960,000	2,032,200	0	0
0	0	0	0	108,788	0	0	0
50,085	42,523	0	0	2,548,542	2,160,728	0	0
0	0	0	0	150,000	0	0	0
5,000	0	0	0	320,000	0	0	0
0	0	0	0	200,000	190,535	0	0
0	0	0	0	0	67,1547	0	0
0	0	0	0	30,000	0	0	0
793,564	685,323	100,000	50,000	19,544,517	12,425,010	0	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	756	348,309	0	349,065
Alaska	0	0	0	0
Arizona	0	329,005	0	329,005
Arkansas	0	18,632	0	18,632
California	0	0	0	0
Colorado	0	160,850	0	160,850
Connecticut	0	0	0	0
Delaware	0	44,348	0	44,348
Dist. of Columbia	0	0	0	0
Florida	41,970	6,292,942	0	6,334,912
Georgia	130	633,001	0	633,130
Hawaii	0	0	0	0
Idaho	0	4,673	0	4,673
Illinois	0	0	0	0
Indiana	0	314,959	0	314,959
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	232	273,681	0	273,913
Louisiana	0	149,730	0	149,730
Maine	0	0	0	0
Maryland	0	240,736	0	240,736
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	80,118	0	80,118
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	20,598	0	20,598
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	38,501	0	38,501
New York	0	0	0	0
North Carolina	449	1,014,082	0	1,014,531
North Dakota	0	0	0	0
Ohio	2,049	2,669,066	0	2,671,114
Oklahoma	0	257,590	0	257,590
Oregon	0	5,619	0	5,619
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	2,238	61,272	0	63,510
South Dakota	0	0	0	0
Tennessee	0	122,256	0	122,256
Texas	0	2,700,177	0	2,700,177
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	708	381,863	0	382,570
Washington	0	4,231	0	4,231
West Virginia	92	107,237	0	107,329
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	48,622	16,273,478	0	16,322,100

Summary:	
GA Covered Obligations	72,284,955
Add:	
GA claims incurred directly	0
GA expenses incurred directly	713,475
NOLHGA expenses	708,497
Remaining Inforce estimate	0
Less:	
Estate/other distributions	43,973,890
Other adjustments	3,744,837
Ceding commissions/ policy enhancements	5,169,108
Other recoveries (litigation, estate distributions, etc.)	4,496,992
Adjusted GA Costs	16,322,100
Per State breakdown	16,322,100

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	146,693	0	0	0	0	0
30,189	0	0	0	0	0	0	0
0	0	90,000	0	0	0	0	0
0	0	7,300,000	0	0	0	0	0
2,974	0	757,110	5,197	0	0	0	0
0	0	8,000	0	0	0	0	0
0	0	350,000	0	0	0	0	0
0	0	245,000	0	0	0	0	0
0	0	375,000	0	0	0	0	0
0	0	69,889	0	0	0	0	0
0	0	1,300,000	0	0	0	0	0
0	0	3,200,000	0	0	0	0	0
0	0	6,200	60,000	0	0	0	0
306,204	49,490	2,944,373	475,886	0	0	0	0
1,300	0	456,000	0	0	0	0	0
0	0	0	147,404	0	0	0	0
340,667	49,490	17,248,265	688,487	0	0	0	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	0	0	0	0

Summary:	
GA Covered Obligations	116,590,114
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	0
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	116,590,114
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	0
Per State breakdown	0

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	0	0	0	0
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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	5	0	5
Alaska	0	1	0	1
Arizona	0	19	(0)	19
Arkansas	0	3	(0)	7
California	0	82	0	82
Colorado	16	19	0	35
Connecticut	0	105	(0)	221
Delaware	0	2	0	2
Dist. of Columbia	0	74	0	74
Florida	32	99	(0)	131
Georgia	83	1,372	0	424
Hawaii	0	2	0	2
Idaho	0	1	0	1
Illinois	0	133	(0)	1,873
Indiana	77	26	0	149
Iowa	0	2	(0)	23
Kansas	0	3	0	3
Kentucky	22	4	0	26
Louisiana	0	5	0	5
Maine	0	9	0	9
Maryland	(0)	22	0	475
Massachusetts	0	45	0	45
Michigan	0	15	0	1,785
Minnesota	0	5	0	463
Mississippi	0	3	(0)	79
Missouri	0	6	(0)	6
Montana	0	3	0	3
Nebraska	0	1	(0)	1
Nevada	0	1	0	1
New Hampshire	0	15	0	15
New Jersey	(1)	31	0	776
New Mexico	0	2	0	2
New York	(0)	0	0	(0)
North Carolina	185	32	0	840
North Dakota	0	0	0	0
Ohio	241	55	0	270
Oklahoma	0	8	(0)	8
Oregon	0	14	0	14
Pennsylvania	1	61	0	2,041
Puerto Rico	0	6	0	7
Rhode Island	0	9	0	9
South Carolina	45	8	0	54
South Dakota	0	0	0	0
Tennessee	1	7	(0)	8
Texas	142	27	0	434
Utah	0	3	0	235
Vermont	0	1	0	1
Virginia	115	19	(0)	134
Washington	0	23	0	174
West Virginia	0	1	(0)	1
Wisconsin	29	19	(0)	48
Wyoming	0	1	(0)	1
Other	0	0	(0)	(0)
Total	990	2,410	(0)	10,163

Summary:	
GA Covered Obligations	3,534,278,683
Add:	
GA claims incurred directly	0
GA expenses incurred directly	4,043,353
NOLHGA expenses	14,401,014
Remaining Inforce estimate	0
Less:	
Estate/other distributions	3,228,522,435
Other adjustments	102,571,577
Ceding commissions/ policy enhancements	84,689,350
Other recoveries (litigation, estate distributions, etc.)	136,926,126
Adjusted GA Costs	13,562
Per State breakdown	13,562

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
200	100	2,400	0	0	0	0	25
640,101	0	537,167	0	0	0	0	0
208,902	0	0	0	0	0	0	0
GA Covered Obligations	0	938,000	1,045,000	0	0	0	0
7,739	0	15,022	0	0	0	0	0
200,000	199,924	1,100,000	1,099,902	0	0	1,350,000	1,349,994
0	0	25,000	0	0	0	0	0
10,000	8,983	930,000	951,758	10,000	10,064	0	0
0	0	12,100,000	262,519	0	0	2,800,000	(463)
25,505	0	4,468	0	0	3,683	0	0
0	0	0	0	0	0	0	0
Estate/other distributions	3,228,522,435	100,000	100,000	6,000,000	6,300,000	100,000	100,000
Other adjustments	102,571,577	0	0	0	0	21,500,000	24,150,000
Ceding commissions/ policy enhancements	84,689,350	0	0	0	0	240,000	0
Other recoveries (litigation, estate distributions, etc.)	136,926,126	168,235	0	51,765	0	0	0
Adjusted GA Costs	13,562	0	0	6,000,000	0	0	0
Per State breakdown	13,562	0	0	500,000	500,000	0	0
0	0	350,000	0	0	0	23,108,333	24,800,000
0	0	0	0	0	0	5,700,000	0
0	0	630,730	0	0	0	0	0
0	0	0	0	0	0	10,000,000	11,255,081
0	0	400,000	0	0	0	3,100,000	0
47,000	23,000	44,000	22,000	9,000	5,000	0	0
0	0	0	0	0	0	32,905,625	0
0	0	35,000	0	0	0	0	0
4,755,103	5,296,700	471,044	524,695	574,882	640,360	0	0
5,025,000	5,196,038	3,758,000	3,886,064	0	0	3,050,000	4,549,252
19,000	0	13,000	0	1,200	0	0	0
100,000	50,733	150,000	210,019	200,000	201,730	4,800,000	5,000,000
11,306,785	10,875,478	44,055,596	26,201,957	895,082	960,837	108,553,958	71,103,889

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Estimated Net Costs as of September 30, 2008					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	813,581	150,895	15,292	0	979,768
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	0	0	0
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	68,033	0	243	0	68,277
Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	1,467,945	0	0	0	1,467,945
Indiana	876,935	0	156	0	877,091
Iowa	61,415	0	16	0	61,431
Kansas	0	0	0	0	0
Kentucky	1,208,342	0	1,352	0	1,209,694
Louisiana	415,099	0	573	0	415,673
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	90,393	0	691	0	91,084
Minnesota	0	0	0	0	0
Mississippi	22,054	0	6,125	0	28,178
Missouri	139,615	0	0	0	139,615
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	822,416	0	16	0	822,432
Oklahoma	0	0	0	0	0
Oregon	0	0	0	0	0
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	0	0	0	0	0
Tennessee	0	0	0	0	0
Texas	0	0	0	0	0
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	101	0	0	0	101
West Virginia	0	0	0	0	0
Wisconsin	2,691,626	0	0	0	2,691,626
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	8,677,557	150,895	24,464	0	8,852,916

Summary:	
GA Covered Obligations	29,134,211
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	469,563
Remaining Inforce estimate	0
Less:	
Estate/other distributions	17,500,000
Other adjustments	(2,163,322)
Ceding commissions/ policy enhancements	3,921,283
Other recoveries (litigation, estate distributions, etc.)	1,492,897
Adjusted GA Costs	8,852,916
Per State breakdown	8,852,916

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
2,000,000	0	1,401,485	0	120,000	0	0	0
2,000,000	685,800	0	0	0	0	0	0
997,214	0	0	0	0	0	0	0
1,404,695	355,472	0	0	0	0	0	0
570,000	0	0	0	2,000	0	0	0
1,000,000	0	0	0	0	0	0	0
3,300,000	0	0	0	0	0	0	0
11,271,909	1,041,272	1,401,485	0	122,000	0	0	0

Assessment information is compiled annually from state guaranty associations. This information is NOT audited or verified by NOLHGA. NOLHGA cannot comment as to the completeness nor accuracy of the information shown herein. Any such inquiries should be directed to each individual state guaranty association.

Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	10,770	40,543	0	51,313
Alaska	1,145	19,695	9,990	30,830
Arizona	12,447	269,017	0	281,464
Arkansas	30,934	18,835	0	49,769
California	65,751	500,858	1,786,069	2,352,678
Colorado	7,592	30,295	138,469	176,356
Connecticut	0	0	0	0
Delaware	245,269	2,500,701	1,590,788	4,336,757
Dist. of Columbia	1,667	36,560	0	38,227
Florida	57,250	408,021	0	465,272
Georgia	17,044	49,423	92,662	159,129
Hawaii	0	0	0	0
Idaho	9,202	71,552	1,025	81,779
Illinois	10,183	245,431	134,118	389,731
Indiana	12,149	96,061	85,139	193,350
Iowa	1,960	66,679	2,801	71,441
Kansas	0	0	0	0
Kentucky	7,276	40,374	65,599	113,250
Louisiana	5,223	26,999	0	32,222
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	16,702	426,739	210,856	654,297
Minnesota	7,052	131,375	248,675	387,103
Mississippi	(4,380)	(9,355)	112,694	98,959
Missouri	9,851	146,379	56,403	212,632
Montana	1,254	19,753	26,610	47,616
Nebraska	3,030	73,567	0	76,597
Nevada	3,187	58,511	0	61,698
New Hampshire	(19,280)	(17,729)	191,052	154,043
New Jersey	0	0	0	0
New Mexico	9,874	15,804	59,636	85,314
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	1,936	(37)	0	1,899
Ohio	8,103	74,751	87,155	170,009
Oklahoma	3,070	36,702	202,776	242,547
Oregon	5,582	98,042	51,684	155,307
Pennsylvania	14,958	417,682	184,281	616,921
Puerto Rico	0	0	0	0
Rhode Island	3,391	22,007	0	25,398
South Carolina	16,586	42,180	14,194	72,959
South Dakota	1,820	141,728	0	143,548
Tennessee	0	0	0	0
Texas	36,122	377,150	788,902	1,202,174
Utah	1,745	10,368	828	12,941
Vermont	726	8,521	0	9,248
Virginia	422,818	292,747	9,760	725,325
Washington	57,538	524,235	115,442	697,215
West Virginia	2,325	44,622	129,455	176,402
Wisconsin	6,729	224,066	57,473	288,268
Wyoming	404	27,102	37,004	64,510
Other	0	0	0	0
Total	1,107,004	7,607,957	6,491,538	15,206,500

Summary:	
GA Covered Obligations	8,333,806
Add:	
GA claims incurred directly	9,335,961
GA expenses incurred directly	1,230,968
NOLHGA expenses	1,234,094
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	51,332
Ceding commissions/ policy enhancements	(125,003)
Other recoveries (litigation, estate distributions, etc.)	5,002,000
Adjusted GA Costs	15,206,500
Per State breakdown	15,206,500

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
41,000	0	16,288	0	4,000	0	0	0
3,200	0	27,000	0	12,400	0	40	4
14,519	0	147,070	0	36,314	0	0	0
0	0	0	0	96,472	0	0	0
96,300	0	1,091,400	275,000	2,022,300	400,000	0	0
0	0	0	0	2,000,000	1,884,084	0	0
Add:							
GA claims incurred directly	9,335,961	148,000	0	1,702,000	0	0	0
GA expenses incurred directly	1,230,968	100,000	102,326	31,672	0	600,000	232,606
NOLHGA expenses	1,234,094	107,000	0	252,000	0	750,000	0
Remaining Inforce estimate	0	25,000	0	0	0	64,528	0
Less:							
Estate/other distributions	0	5,200	0	44,000	0	60,800	0
Other adjustments	51,332	15,000	0	300,000	0	195,000	0
Ceding commissions/ policy enhancements	(125,003)	0	0	0	0	0	0
Other recoveries (litigation, estate distributions, etc.)	5,002,000	26,779	0	76,788	0	82,494	0
Adjusted GA Costs	15,206,500	0	0	0	0	180,000	0
Per State breakdown	15,206,500						
10,500	0	210,000	0	85,000	0	0	0
12,150	0	122,850	0	0	0	0	0
0	0	0	0	50,000	0	0	0
16,650	0	17,218	0	3,700	0	0	0
4,600	0	78,800	0	39,600	0	0	0
0	0	0	0	210,000	0	0	0
3,400	0	11,900	0	18,700	0	0	0
0	0	0	0	102,492	0	0	0
19,461	2,042	2,706	276	1,740,990	181,652	0	0
3,290	0	20,210	0	0	0	0	0
61,755	0	393,791	0	930,387	450,000	0	0
0	0	350,000	0	200,000	0	0	0
7,080	153,687	6,360	261	386,560	399,081	0	0
0	0	300,000	0	0	0	0	0
0	0	0	0	0	0	0	0
828,884	258,055	5,279,053	275,537	12,052,209	3,611,951	40	4

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Estimated Net Costs as of September 30, 2008					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	25,261	0	0	25,261
Alaska	0	0	0	0	0
Arizona	0	4,180,841	0	0	4,180,841
Arkansas	0	524,794	0	0	524,794
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	10,981	0	0	10,981
Dist. of Columbia	0	0	0	0	0
Florida	0	181,946	0	0	181,946
Georgia	0	(1,540)	0	0	(1,540)
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	1,550,295	0	0	1,550,295
Indiana	0	76,317	0	0	76,317
Iowa	0	13,556	0	0	13,556
Kansas	0	59,211	0	0	59,211
Kentucky	0	98,517	0	0	98,517
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	0	68,008	0	0	68,008
Massachusetts	0	1,118	0	0	1,118
Michigan	0	45,588	0	0	45,588
Minnesota	0	15,910	0	0	15,910
Mississippi	0	49,251	0	0	49,251
Missouri	0	414,735	0	0	414,735
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	21,848	0	0	21,848
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	0	1,290	0	0	1,290
North Dakota	0	61,933	0	0	61,933
Ohio	0	114,510	0	0	114,510
Oklahoma	0	251,998	0	0	251,998
Oregon	0	99,101	0	0	99,101
Pennsylvania	0	3,945,745	0	0	3,945,745
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	0	23,419	0	0	23,419
Tennessee	0	132,292	0	0	132,292
Texas	0	166,088	0	0	166,088
Utah	0	14,911	0	0	14,911
Vermont	0	0	0	0	0
Virginia	0	9,372	0	0	9,372
Washington	0	60,490	0	0	60,490
West Virginia	0	(37,368)	0	0	(37,368)
Wisconsin	0	126,418	0	0	126,418
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	0	12,306,836	0	0	12,306,836

Summary:	
GA Covered Obligations	18,947,440
Add:	
GA claims incurred directly	67,243
GA expenses incurred directly	201,589
NOLHGA expenses	753,890
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(4,124,280)
Ceding commissions/ policy enhancements	1,000,000
Other recoveries (litigation, estate distributions, etc.)	10,787,606
Adjusted GA Costs	12,306,836
Per State breakdown	12,306,836

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	11,693,421	0	0	0
27,819	0	0	0	0	0	0	0
0	0	15,000	0	25,000	0	0	0
0	0	3,000,000	1,015,000	0	0	0	0
0	0	24,520	0	0	0	0	0
0	0	1,000,000	0	0	0	0	0
0	0	10,787,606	0	0	0	0	0
130,963	0	0	0	0	0	0	0
0	0	56,000	0	0	0	0	0
297	0	0	0	4,703	0	0	0
0	0	1,449,393	0	0	0	0	0
0	0	35,100	0	0	0	0	0
0	0	146,270	0	0	0	0	0
0	0	602,500	150,000	0	0	0	0
0	0	25,712	0	0	0	0	0
0	0	325,000	0	0	0	0	0
17,723	238	0	0	280,946	3,768	0	0
0	0	28,000	0	0	0	0	0
0	0	100,000	0	0	0	0	0
0	0	0	0	0	82,075	0	0
0	0	150,000	0	0	0	0	0
176,802	238	5,957,495	1,165,000	12,004,070	85,843	0	0

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For member company and association use only. The data utilizes estimates and excludes many costs incurred directly by the State Guaranty Associations. It MAY NOT be utilized in protesting actual assessments made by State Guaranty Associations.

Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	11,299,877	21,452,918	0	32,752,795
Alaska	434,139	4,535,616	0	4,969,755
Arizona	18,729,475	24,137,287	0	42,866,763
Arkansas	10,314,646	6,088,910	0	16,455,455
California	265,357,357	435,444,229	0	700,801,585
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	3,615,126	3,991,528	0	7,707,267
Dist. of Columbia	0	0	0	0
Florida	97,411,319	104,247,799	0	201,659,118
Georgia	25,456,882	23,500,875	0	51,224,631
Hawaii	25,791,761	16,626,433	0	42,418,194
Idaho	7,471,563	8,048,493	0	15,520,056
Illinois	74,218,311	103,569,313	0	184,168,808
Indiana	14,300,111	26,460,453	0	40,773,514
Iowa	12,312,457	21,018,016	0	33,370,211
Kansas	23,777,213	10,476,136	0	34,253,349
Kentucky	12,770,366	22,173,028	0	34,943,394
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	17,718,840	19,899,496	0	43,242,787
Massachusetts	40,388,814	41,394,622	0	81,783,436
Michigan	(1,308)	0	0	(85,347)
Minnesota	13,889,002	34,426,855	0	10,321
Mississippi	18,376,949	5,585,151	0	24,055,462
Missouri	55,722,433	24,937,755	0	80,660,188
Montana	3,466,475	3,602,409	0	7,068,883
Nebraska	9,962,896	6,790,549	0	16,753,445
Nevada	11,920,877	7,076,208	0	18,997,084
New Hampshire	0	0	0	0
New Jersey	20,824,447	49,469,080	0	1,113,170
New Mexico	4,285,724	7,823,391	0	12,109,115
New York	0	0	0	0
North Carolina	30,148,235	65,513,192	0	95,661,426
North Dakota	3,178,758	4,819,382	0	28,702
Ohio	27,715,892	36,125,032	0	8,026,842
Oklahoma	10,551,545	17,922,826	0	65,663,589
Oregon	14,999,563	16,745,820	0	28,474,371
Pennsylvania	44,526,633	164,975,176	0	31,745,383
Puerto Rico	519,212	496,167	0	209,501,809
Rhode Island	3,141,346	21,143,751	0	1,015,379
South Carolina	16,485,091	21,238,723	0	24,285,097
South Dakota	6,467,603	2,741,999	0	37,723,814
Tennessee	23,534,517	15,436,307	0	9,209,603
Texas	104,827,306	130,920,988	0	38,970,824
Utah	8,126,556	6,672,510	0	125,470,495
Vermont	0	0	0	63,667,619
Virginia	10,051,376	19,173,931	0	7,650,200
Washington	32,416,641	57,020,887	0	5,764,275
West Virginia	1,710,763	3,498,805	0	9,739,476
Wisconsin	14,203,634	49,447,699	0	9,764,000
Wyoming	3,011,433	3,475,010	0	1,383,671
Other	0	0	0	0
Total	1,155,431,857	1,670,144,751	0	2,857,096,116

Summary:	
GA Covered Obligations	5,581,271,591
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	52,839,022
Remaining Inforce estimate	548,253,622
Less:	
Estate/other distributions	2,380,406,620
Other adjustments	828,860,822
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	116,000,656
Adjusted GA Costs	2,857,096,116
Per State breakdown	2,857,096,116

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama	9,940,029	0	30,931,066	0	0	0	0
Alaska	1,345,741	0	4,826,029	0	0	2,422,325	0
Arizona	31,372,236	0	24,082,717	0	0	0	0
Arkansas	14,734,983	0	0	0	0	0	0
California	228,580,073	0	350,995,765	0	0	0	0
Colorado	170,383	0	82,023	0	0	0	0
Connecticut	3,589,600	0	2,732,400	0	0	0	0
Delaware	87,789,821	0	73,201,598	0	0	0	0
Dist. of Columbia	28,136,713	0	21,179,159	(1,836)	0	2,823,555	(30,473)
Florida	17,380,590	0	18,866,415	4,340,797	0	0	0
Georgia	5,900,065	0	5,870,051	0	0	0	0
Hawaii	69,382,738	0	85,736,147	0	0	31,410,410	3,333,000
Idaho	4,229,436	0	11,393,625	0	0	0	0
Illinois	7,082,570	0	9,842,799	0	0	0	0
Indiana	18,410,000	0	18,410,000	0	0	8,915,000	0
Iowa	10,968,101	500,000	15,936,630	0	0	0	0
Kansas	24,829,000	0	13,581,000	0	0	0	0
Kentucky	32,090,000	0	23,940,000	0	0	0	0
Louisiana	10,500,000	0	66,672,000	11,009,268	0	0	0
Maine	13,331,639	0	3,571,718	0	0	46,643	0
Maryland	41,425,043	0	16,458,673	0	0	0	0
Massachusetts	2,454,678	0	2,585,676	0	0	0	0
Michigan	5,041,500	0	4,885,766	0	0	0	0
Minnesota	8,682,027	0	4,989,049	0	0	0	0
Mississippi	13,435,487	0	38,706,463	0	0	1,200,000	0
Missouri	2,300,000	0	3,448,990	0	0	0	0
Montana	24,666,417	0	58,333,583	0	0	0	0
Nebraska	1,520,309	0	1,893,127	0	0	37,848	0
Nevada	16,675,000	0	19,400,000	0	0	1,625,000	0
New Hampshire	8,807,110	0	12,618,490	0	0	0	0
New Jersey	11,282,594	0	15,986,796	0	0	0	0
New Mexico	18,000,000	0	137,986,288	0	0	0	0
New York	541,527	0	387,497	0	0	0	0
North Carolina	2,232,365	0	16,157,942	0	0	0	0
North Dakota	13,861,881	0	16,058,421	0	0	0	0
Ohio	3,926,959	0	1,513,163	0	0	0	0
Oklahoma	14,750,000	0	12,050,000	0	0	0	0
Oregon	125,470,495	0	63,667,619	0	0	0	0
Pennsylvania	7,650,200	0	5,764,275	590,625	0	0	0
Puerto Rico	9,739,476	0	9,764,000	1,383,671	0	0	0
Rhode Island	34,161,000	0	39,398,000	0	0	2,800,000	0
South Carolina	1,598,287	0	2,529,868	980	0	0	0
South Dakota	13,800,000	0	36,450,000	0	0	0	0
Tennessee	1,597,209	0	1,696,197	0	0	0	0
Texas	1,003,383,282	500,000	1,295,086,025	16,732,880	590,625	42,365,781	3,302,527
Utah							
Vermont							
Virginia							
Washington							
West Virginia							
Wisconsin							
Wyoming							
Other							
Total	1,003,383,282	500,000	1,295,086,025	16,732,880	590,625	42,365,781	3,302,527

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	24,864,195	0	0	24,864,195
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	24,864,195	0	0	24,864,195

Summary:	
GA Covered Obligations	26,260,815
Add:	
GA claims incurred directly	0
GA expenses incurred directly	388,973
NOLHGA expenses	690,725
Remaining inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(605,559)
Ceding commissions/ policy enhancements	3,081,877
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	24,864,195
Per State breakdown	24,864,195

Life	Assessments Called (Billed) or Refunded as of December 31, 2007							
	Allocated Annuity		A&H		Unallocated Annuity			
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
13,800,320	0	4,950,590	0	0	0	1,518,800	0	
13,800,320	0	4,950,590	0	0	0	1,518,800	0	

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	4,693,628	4,448,656	0	9,142,284
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	4,693,628	4,448,656	0	9,142,284

Summary:	
GA Covered Obligations	8,850,514
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	291,770
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	9,142,284
Per State breakdown	9,142,284

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
7,965,000	135,000	885,000	15,000	0	0	0	0
7,965,000	135,000	885,000	15,000	0	0	0	0
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For member company and association use only. The data utilizes estimates and excludes many costs incurred directly by the State Guaranty Associations. It MAY NOT be utilized in protesting actual assessments made by State Guaranty Associations.

Estimated Net Costs as of September 30, 2008					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	1,788	382,118	0	0	383,906
Alaska	718	1,862	0	0	2,580
Arizona	2,303	48,721	0	0	51,023
Arkansas	2,245	13,140	0	0	15,385
California	30,859	248,299	0	0	279,158
Colorado	0	0	0	0	0
Connecticut	8,949	163,032	0	0	171,981
Delaware	810	29,671	0	0	30,482
Dist. of Columbia	0	0	0	0	0
Florida	11,284	271,034	0	0	282,317
Georgia	10,076	15,493	0	0	25,569
Hawaii	660	18,217	0	0	18,878
Idaho	346	157,966	0	0	158,312
Illinois	13,002	629,197	0	0	642,199
Indiana	6,741	1,120,281	0	0	1,127,022
Iowa	1,897	61,068	0	0	62,964
Kansas	2,004	15,502	0	0	17,506
Kentucky	1,478	28,859	0	0	30,338
Louisiana	0	0	0	0	0
Maine	1,423	15,926	0	0	17,349
Maryland	12,579	25,537	0	0	38,116
Massachusetts	10,921	107,948	0	0	118,869
Michigan	9,382	122,997	0	0	132,379
Minnesota	8,010	1,058,487	0	0	1,066,497
Mississippi	1,538	9,400	0	0	10,938
Missouri	3,490	77,955	0	0	81,444
Montana	558	27,708	0	0	28,266
Nebraska	797	397,433	0	0	398,231
Nevada	537	87,732	0	0	88,269
New Hampshire	3,853	258,946	0	0	262,799
New Jersey	12,834	144,777	0	0	157,611
New Mexico	632	271,456	0	0	272,088
New York	0	0	0	0	0
North Carolina	8,640	119,027	0	0	127,668
North Dakota	548	20,013	0	0	20,562
Ohio	14,174	200,020	0	0	214,194
Oklahoma	1,015	28,039	0	0	29,055
Oregon	2,936	56,898	0	0	59,835
Pennsylvania	13,670	3,791,253	0	0	3,804,923
Puerto Rico	0	0	0	0	0
Rhode Island	964	209,705	0	0	210,669
South Carolina	3,879	666,930	0	0	670,809
South Dakota	136	9,162	0	0	9,298
Tennessee	5,296	55,480	0	0	60,776
Texas	10,048	129,662	0	0	139,710
Utah	481	35,583	0	0	36,064
Vermont	2,331	26,046	0	0	28,377
Virginia	37,614	2,300,277	0	0	2,337,891
Washington	2,532	39,187	0	0	41,718
West Virginia	924	47,322	0	0	48,246
Wisconsin	7,201	589,018	0	0	596,219
Wyoming	89	13,254	0	0	13,344
Other	0	0	0	0	0
Total	274,193	14,147,639	0	0	14,421,832

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	11,499,999
GA expenses incurred directly	0
NOLHGA expenses	2,921,833
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	14,421,832
Per State breakdown	14,421,832

Assessments Called (Billed) or Refunded as of December 31, 2007								
Life	Allocated Annuity		A&H		Unallocated Annuity			
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
	4,005	30	6,000	20	5	0	0	0
	36,125	0	0	0	0	0	0	0
	205,036	0	314,964	0	0	0	0	0
	210,000	0	0	0	0	0	0	0
	77	0	1,692	0	73	0	0	0
	80,000	0	895,000	0	5,000	0	35,000	0
	286,000	0	814,000	0	0	0	0	0
	12,800	0	147,200	0	0	0	0	0
	5,500	0	44,500	0	0	0	0	0
	0	0	0	0	325,000	0	0	0
	0	0	75,000	0	0	0	0	0
	839,543	30	2,298,356	20	330,078	0	35,000	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	21,136	38	0	21,175
Alaska	0	0	0	0
Arizona	12,057	63	0	12,119
Arkansas	4,647	38	0	4,685
California	92,842	3,206	0	96,048
Colorado	18,135	2,836	0	20,971
Connecticut	12,481	121	0	12,603
Delaware	10,345	758	0	11,103
Dist. of Columbia	5,249	489	0	5,738
Florida	86,504	7,511	0	94,015
Georgia	17,433	477	0	19,101
Hawaii	0	0	0	0
Idaho	443	0	0	443
Illinois	75,462	6,502	0	82,324
Indiana	9,874	1,874	0	11,748
Iowa	1,413	176	0	1,589
Kansas	4,528	10	0	4,538
Kentucky	24,447	3,396	0	27,843
Louisiana	1,942	0	0	1,942
Maine	6,496	5,134	0	11,630
Maryland	29,965	691	0	30,656
Massachusetts	69,426	2,569	0	71,995
Michigan	20,006	1,480	0	22,232
Minnesota	5,193	69	0	5,261
Mississippi	1,716	0	0	1,716
Missouri	7,442	269	0	7,711
Montana	582	0	0	582
Nebraska	1,381	0	0	1,381
Nevada	1,892	0	0	1,892
New Hampshire	9,381	285	0	9,666
New Jersey	75,983	4,972	0	83,585
New Mexico	1,093	0	0	1,093
New York	65,879	8,216	0	76,713
North Carolina	27,958	24,421	0	55,736
North Dakota	148	0	0	148
Ohio	39,417	429	0	43,534
Oklahoma	3,194	6	0	3,200
Oregon	3,509	0	0	3,509
Pennsylvania	213,843	22,074	0	249,318
Puerto Rico	0	0	0	0
Rhode Island	9,437	208	0	9,645
South Carolina	14,199	275	0	14,474
South Dakota	172	0	0	172
Tennessee	55,550	10,533	0	66,083
Texas	22,309	277	0	22,586
Utah	718	0	0	718
Vermont	1,421	0	0	1,421
Virginia	25,027	1,387	0	26,414
Washington	10,808	2,981	0	13,789
West Virginia	3,280	0	0	3,280
Wisconsin	4,362	49	0	4,410
Wyoming	0	0	0	0
Other	0	0	0	0
Total	1,130,723	113,819	0	1,272,532

Summary:	
GA Covered Obligations	629,575,000
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	1,272,532
Remaining inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	629,575,000
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	1,272,532
Per State breakdown	1,272,532

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
4,523	0	0	0	0	0	0	0
2,326	0	3,076	0	0	0	0	0
34,200	0	800	0	0	0	0	0
41,049	0	3,876	0	0	0	0	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	532	34	0	566
Alaska	64	9	0	74
Arizona	2,158	145	0	2,303
Arkansas	442	10	0	452
California	6,521	790	0	7,311
Colorado	0	0	0	0
Connecticut	484	98	0	583
Delaware	142	33	0	174
Dist. of Columbia	0	0	0	0
Florida	5,577	745	0	6,322
Georgia	658	43	0	701
Hawaii	325	63	0	388
Idaho	228	10	0	237
Illinois	2,023	107	0	2,130
Indiana	1,266	94	0	1,361
Iowa	1,611	132	0	1,743
Kansas	307	32	0	340
Kentucky	928	79	0	1,007
Louisiana	0	0	0	0
Maine	392	54	0	446
Maryland	823	74	0	897
Massachusetts	1,928	179	0	2,107
Michigan	892	63	0	956
Minnesota	582	70	0	652
Mississippi	149	0	0	149
Missouri	718	222	0	940
Montana	116	0	0	116
Nebraska	508	15	0	523
Nevada	625	9	0	633
New Hampshire	395	22	0	418
New Jersey	2,944	164	0	3,108
New Mexico	392	40	0	433
New York	0	0	0	0
North Carolina	723	81	0	804
North Dakota	252	0	0	252
Ohio	1,570	69	0	1,639
Oklahoma	596	17	0	613
Oregon	424	76	0	500
Pennsylvania	2,510	106	0	2,617
Puerto Rico	38	0	0	38
Rhode Island	142	19	0	161
South Carolina	360	24	0	384
South Dakota	289	2	0	292
Tennessee	617	14	0	631
Texas	3,179	274	0	3,453
Utah	903	27	0	930
Vermont	93	6	0	99
Virginia	758	68	0	826
Washington	798	293	0	1,091
West Virginia	277	15	0	293
Wisconsin	1,345	99	0	1,444
Wyoming	111	21	0	132
Other	0	0	0	0
Total	48,718	4,548	0	53,266

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	386,899
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	333,633
Adjusted GA Costs	53,266
Per State breakdown	53,266

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
337	4,800	40	0	10	0	0	0
5,587	0	0	0	0	0	0	0
106,000	0	210,000	0	0	0	0	0
0	12,871	0	2,463	0	0	0	0
300,000	0	0	0	0	0	0	0
200,000	0	502,555	0	0	0	0	0
611,924	17,671	712,595	2,463	10	0	0	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	91,427	793,363	0	884,790
Alaska	0	0	0	0
Arizona	160,040	1,517,344	0	1,677,384
Arkansas	51,172	438,619	0	489,790
California	146,316	1,833,150	0	1,979,465
Colorado	40,552	495,466	0	536,018
Connecticut	0	0	0	0
Delaware	3,843	9,101	0	12,944
Dist. of Columbia	23,075	193,084	0	216,159
Florida	225,029	2,348,185	0	2,573,213
Georgia	186,928	1,507,333	0	1,694,261
Hawaii	22,812	228,270	0	251,083
Idaho	0	0	0	0
Illinois	88,551	825,202	0	913,752
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	43,542	488,833	0	532,375
Kentucky	27,435	153,965	0	181,401
Louisiana	32,036	204,965	0	237,001
Maine	0	0	0	0
Maryland	98,914	599,748	0	698,662
Massachusetts	0	0	0	0
Michigan	45,611	349,496	0	395,107
Minnesota	0	0	0	0
Mississippi	262,204	1,688,352	0	1,950,557
Missouri	90,445	1,227,050	0	1,317,495
Montana	0	0	0	0
Nebraska	10,989	68,680	0	79,669
Nevada	8,222	109,958	0	118,180
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	54,851	364,032	0	418,883
New York	0	0	0	0
North Carolina	122,876	1,294,910	0	1,417,786
North Dakota	0	0	0	0
Ohio	50,856	202,404	0	253,260
Oklahoma	56,348	440,086	0	496,434
Oregon	12,912	95,929	0	108,842
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	78,677	625,500	0	704,178
South Dakota	0	0	0	0
Tennessee	55,592	627,982	0	683,574
Texas	200,287	2,230,066	0	2,430,352
Utah	2,257	11,666	0	13,923
Vermont	0	0	0	0
Virginia	150,416	1,136,961	0	1,287,376
Washington	30,944	275,967	0	306,910
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	2,475,159	22,385,665	0	24,860,824

Summary:	
GA Covered Obligations	83,300,829
Add:	
GA claims incurred directly	140,795
GA expenses incurred directly	1,545,709
NOLHGA expenses	1,949,186
Remaining inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(5,957,550)
Ceding commissions/ policy enhancements	20,181,741
Other recoveries (litigation, estate distributions, etc.)	47,851,504
Adjusted GA Costs	24,860,824
Per State breakdown	24,860,824

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
1,037,480	0	0	0	0	0	0	0
712,800	0	5,287,200	0	0	0	0	0
623,455	0	935,184	0	0	0	0	0
45,000	0	55,000	0	0	0	0	0
121,500	9,219	536,500	117,781	0	0	0	0
500,000	150,000	2,300,000	100,000	0	0	0	0
525,000	0	15,000	0	0	0	0	0
743,240	0	2,760	0	0	0	0	0
1,666,605	0	365,840	0	0	0	0	0
235,000	0	111,000	0	0	0	0	0
64,817	0	239,890	0	0	0	0	0
1,029,000	0	3,871,000	0	0	0	0	0
1,980,000	651,000	20,000	101,500	0	0	0	0
275,000	0	1,925,000	0	0	0	0	0
7,101,306	1,000,000	0	0	0	0	0	0
78,950	0	136,050	0	0	0	0	0
595,000	0	3,125,000	0	0	0	0	0
936,000	0	0	0	0	0	0	0
18,270,153	1,810,219	18,925,424	319,281	0	0	0	0

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Estimated Net Costs as of September 30, 2008					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	262,686	22,912	0	0	285,598
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	8,560	8,207	0	0	16,767
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	64,153	18,743	0	0	82,896
Georgia	35,574	14,432	0	0	50,006
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	65,191	35,110	0	0	100,301
Indiana	0	0	0	0	0
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	415,371	77,198	0	0	492,569
Louisiana	19,316	5,710	0	0	25,026
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	114,780	119,332	0	0	234,112
Missouri	0	0	0	0	0
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	352,443	124,748	0	0	477,191
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	22,486	10,836	0	0	33,322
Oregon	0	0	0	0	0
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	7,488	3,210	0	0	10,698
South Dakota	0	0	0	0	0
Tennessee	7,869,815	2,539,561	0	0	10,409,376
Texas	0	0	0	0	0
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	268,763	76,015	0	0	344,778
Washington	0	0	0	0	0
West Virginia	175,767	133,424	0	0	309,191
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	9,682,394	3,189,440	0	0	12,871,834

Summary:	
GA Covered Obligations	48,277,445
Add:	
GA claims incurred directly	0
GA expenses incurred directly	167,440
NOLHGA expenses	1,601,670
Remaining Inforce estimate	0
Less:	
Estate/other distributions	32,999,999
Other adjustments	(236,725)
Ceding commissions/ policy enhancements	4,411,447
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	12,871,834
Per State breakdown	12,871,834

Life	Assessments Called (Billed) or Refunded as of December 31, 2007							
	Allocated Annuity		A&H		Unallocated Annuity			
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama	0	0	0	0	0	0	0	0
Alaska	0	0	0	0	0	0	0	0
Arizona	0	0	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0	0	0
California	0	0	0	0	0	0	0	0
Colorado	0	0	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0	0	0	0
Florida	0	0	0	0	0	0	0	0
Georgia	48,685	0	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0	0	0
Idaho	0	0	0	0	0	0	0	0
Illinois	0	0	0	0	0	0	0	0
Indiana	0	0	0	0	0	0	0	0
Iowa	0	0	0	0	0	0	0	0
Kansas	0	0	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0	0	0
Maine	0	0	0	0	0	0	0	0
Maryland	0	0	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0	0	0
Michigan	0	0	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0	0	0
Missouri	0	0	0	0	0	0	0	0
Montana	0	0	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0	0	0
Nevada	0	0	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0	0	0
New Jersey	0	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0	0
New York	0	0	0	0	0	0	0	0
North Carolina	0	0	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0	0	0
Ohio	0	0	0	0	0	0	0	0
Oklahoma	46,000	0	4,000	0	0	0	0	0
Oregon	0	0	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0	0	0
Puerto Rico	0	0	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0	0	0
Texas	0	0	0	0	0	0	0	0
Utah	0	0	0	0	0	0	0	0
Vermont	0	0	0	0	0	0	0	0
Virginia	375,000	0	5,000	0	0	0	0	0
Washington	0	0	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Total	1,234,685	0	89,000	0	0	0	0	0

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For member company and association use only. The data utilizes estimates and excludes many costs incurred directly by the State Guaranty Associations. It MAY NOT be utilized in protesting actual assessments made by State Guaranty Associations.

Estimated Net Costs as of September 30, 2008					Assessments Called (Billed) or Refunded as of December 31, 2007								
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total	Life	Allocated Annuity		A&H		Unallocated Annuity		
						Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama	384,330	0	0	0	384,330								
Alaska	0	0	0	0	0								
Arizona	37,589	0	0	0	37,589								
Arkansas	0	0	0	0	0								
California	0	0	0	0	0								
Colorado	0	0	0	0	0								
Connecticut	0	0	0	0	0								
Delaware	0	0	0	0	0								
Dist. of Columbia	0	0	0	0	0								
Florida	154,990	0	0	0	154,990								
Georgia	0	0	0	0	0								
Hawaii	0	0	0	0	0								
Idaho	0	0	0	0	0								
Illinois	0	0	0	0	0								
Indiana	0	0	0	0	0								
Iowa	0	0	0	0	0								
Kansas	0	0	0	0	0								
Kentucky	0	0	0	0	0								
Louisiana	1,159,624	64,501	0	0	1,224,125								
Maine	0	0	0	0	0								
Maryland	0	0	0	0	0								
Massachusetts	0	0	0	0	0								
Michigan	0	0	0	0	0								
Minnesota	0	0	0	0	0								
Mississippi	10,497,862	3,788,835	0	0	14,286,697	4,320,000	0	1,680,000	0	0	0	0	0
Missouri	0	0	0	0	0								
Montana	0	0	0	0	0								
Nebraska	0	0	0	0	0								
Nevada	0	0	0	0	0								
New Hampshire	0	0	0	0	0								
New Jersey	0	0	0	0	0								
New Mexico	21,996	0	0	0	21,996								
New York	0	0	0	0	0								
North Carolina	0	0	0	0	0								
North Dakota	0	0	0	0	0								
Ohio	0	0	0	0	0								
Oklahoma	10,596	0	0	0	10,596	100,000	0	0	0	0	0	0	0
Oregon	0	0	0	0	0								
Pennsylvania	0	0	0	0	0								
Puerto Rico	0	0	0	0	0								
Rhode Island	0	0	0	0	0								
South Carolina	0	0	0	0	0								
South Dakota	0	0	0	0	0								
Tennessee	0	0	0	0	0								
Texas	407,522	0	0	0	407,522	475,086	0	0	0	0	0	0	0
Utah	0	0	0	0	0								
Vermont	0	0	0	0	0								
Virginia	0	0	0	0	0								
Washington	0	0	0	0	0								
West Virginia	0	0	0	0	0								
Wisconsin	0	0	0	0	0								
Wyoming	0	0	0	0	0								
Other	0	0	0	0	0								
Total	12,674,509	3,853,335	0	0	16,527,844	5,854,173	0	2,082,992	0	52,921	0	0	0

Summary:	
GA Covered Obligations	17,074,665
Add:	
GA claims incurred directly	18,066
GA expenses incurred directly	406,240
NOLHGA expenses	558,230
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(1,329,839)
Ceding commissions/ policy enhancements	711,825
Other recoveries (litigation, estate distributions, etc.)	2,147,371
Adjusted GA Costs	16,527,844
Per State breakdown	16,527,844

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Estimated Net Costs as of September 30, 2008					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	15,170	0	2,703	0	17,873
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	0	0	0
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	6,717	0	0	0	6,717
Dist. of Columbia	0	0	0	0	0
Florida	119,642	15,600	143,219	0	278,461
Georgia	56,052	23,166	25,183	0	104,401
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	27,705	0	10,825	0	38,530
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	73,086	0	73,086
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	23,146	0	532	0	23,678
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	0	0	0	0	0
Missouri	6,100	995	1,061	0	8,156
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	(10,372)	0	0	0	(10,372)
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	20,431	1,111	1,689	0	23,231
Oregon	0	0	0	0	0
Pennsylvania	38,686	351	845	0	39,882
Puerto Rico	2,376	0	0	0	2,376
Rhode Island	0	0	0	0	0
South Carolina	225,125	11,012	0	0	236,137
South Dakota	0	0	0	0	0
Tennessee	14,967	0	1,018	0	15,985
Texas	91,104	0	0	0	91,104
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	52,786	408	2,542	0	55,736
Washington	0	0	0	0	0
West Virginia	635,678	24,591	122,856	0	783,124
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	1,325,312	77,233	385,559	0	1,788,104

Summary:	
GA Covered Obligations	5,527,856
Add:	
GA claims incurred directly	10,708,170
GA expenses incurred directly	3,311,759
NOLHGA expenses	357,676
Remaining Inforce estimate	0
Less:	
Estate/other distributions	858,110
Other adjustments	(321,160)
Ceding commissions/ policy enhancements	418,260
Other recoveries (litigation, estate distributions, etc.)	17,162,147
Adjusted GA Costs	1,788,104
Per State breakdown	1,788,104

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	202,000	0	0	0
0	0	0	0	100,000	0	0	0
535,000	0	65,000	0	4,900,000	0	0	0
172,000	0	72,000	739	1,200,000	0	0	0
0	0	0	0	590,456	0	0	0
2,378,202	1,606,906	0	0	374,000	175,940	0	0
400,000	0	0	0	0	0	0	0
25,000	0	0	0	25,000	0	0	0
40,000	17,600	0	0	210,000	92,400	0	0
249,570	0	0	0	750,420	0	0	0
200,000	0	0	0	53,000	0	0	0
65,397	151,779	0	0	1,359,712	1,266,260	0	0
560,269	260,000	4,588	8,000	333,201	383,000	0	0
606,438	128,826	73,076	140,773	3,240,504	3,765,849	0	0
5,231,876	2,165,111	214,664	149,512	13,338,293	5,683,449	0	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	42,364	335,102	0	377,465
Alaska	31,995	212,670	0	244,666
Arizona	385,106	1,113,846	0	1,498,952
Arkansas	65,047	358,110	0	423,157
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	65,138	251,494	0	316,631
Dist. of Columbia	0	0	0	0
Florida	5,387,387	12,420,188	0	17,807,575
Georgia	319,674	1,218,829	0	1,538,503
Hawaii	0	0	0	0
Idaho	59,486	441,362	0	500,847
Illinois	2,415,136	7,984,448	0	10,399,584
Indiana	1,450,172	3,964,716	0	5,414,888
Iowa	1,361,800	2,753,352	0	4,115,151
Kansas	375,445	1,585,074	0	1,960,518
Kentucky	255,178	809,990	0	1,065,167
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	161,912	2,214,556	0	2,376,468
Massachusetts	62,175	2,936,404	0	2,998,579
Michigan	2,364,791	6,750,373	0	9,115,164
Minnesota	0	0	0	0
Mississippi	20,481	276,385	0	296,866
Missouri	616,942	3,737,047	0	4,353,989
Montana	272,494	243,738	0	516,232
Nebraska	451,067	1,416,259	0	1,867,326
Nevada	12,503	236,929	0	249,432
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	67,773	200,644	0	268,417
New York	0	0	0	0
North Carolina	406,981	3,042,518	0	3,449,499
North Dakota	169,807	936,105	0	1,105,912
Ohio	2,075,605	9,027,284	0	11,102,888
Oklahoma	797,544	775,439	0	1,572,983
Oregon	253,322	877,773	0	1,131,095
Pennsylvania	542,634	6,565,445	0	7,108,079
Puerto Rico	0	142	0	142
Rhode Island	0	0	0	0
South Carolina	247,743	1,098,214	0	1,345,958
South Dakota	176,344	507,768	0	684,112
Tennessee	492,672	828,029	0	1,320,701
Texas	420,482	3,650,205	0	4,070,687
Utah	103,721	508,004	0	611,725
Vermont	2,144	130,677	0	132,820
Virginia	133,240	2,822,620	0	2,955,860
Washington	503,879	1,077,696	0	1,581,574
West Virginia	27,336	191,303	0	218,639
Wisconsin	112,011	519,816	0	631,827
Wyoming	74,791	104,022	0	178,813
Other	0	0	0	0
Total	22,784,319	84,124,573	0	106,908,892

Summary:	
GA Covered Obligations	600,117,018
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	4,485,997
Remaining Inforce estimate	0
Less:	
Estate/other distributions	269,312,049
Other adjustments	151,440,726
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	76,941,348
Adjusted GA Costs	106,908,892
Per State breakdown	106,908,892

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
380,000	0	302,720	0	0	0	0	0
23,248	14,180	566,741	121,990	0	0	2,000	0
559,164	0	3,944,426	0	0	0	0	0
1,149,754	0	0	0	0	0	0	0
25,200	0	44,800	0	0	0	0	0
209,250	0	627,750	0	0	0	0	0
13,095,654	0	26,446,748	0	0	0	0	0
1,064,376	0	3,444,406	63,866	0	0	0	0
143,772	0	1,411,228	0	0	0	0	0
6,250,000	2,700,000	22,000,000	9,150,000	0	0	0	0
1,400,894	0	2,499,899	0	0	0	0	0
2,356,028	0	6,511,318	0	0	0	0	0
675,000	0	2,950,000	0	0	0	0	0
734,080	230,086	2,171,198	636,094	0	0	0	0
1,031,000	0	4,319,000	0	0	0	0	0
275,000	0	7,235,000	0	0	0	0	0
5,400,000	1,980,000	15,300,000	3,400,000	0	0	0	0
134,576	0	764,463	0	0	0	0	0
1,502,267	0	7,950,910	0	0	0	0	0
1,580,000	0	484,000	0	0	0	0	0
1,723,246	0	3,764,563	0	0	0	0	0
49,500	0	649,800	0	0	0	0	0
100,000	0	301,563	0	0	0	0	0
1,050,000	361,000	7,950,000	2,739,000	0	0	0	0
455,036	0	2,567,241	0	0	0	0	0
2,865,000	0	12,435,000	0	0	0	0	0
2,250,225	688,600	1,790,500	661,400	0	0	0	0
269,155	0	862,577	0	0	0	0	0
9,300	0	16,990,700	0	0	0	0	0
330,000	0	2,420,000	0	0	0	0	0
1,157,792	958,991	2,614,740	1,767,139	0	0	0	0
565,000	0	935,000	0	0	0	0	0
9,411,167	2,959,943	0	0	0	0	0	0
275,261	0	1,349,739	0	0	0	0	0
4,000	0	265,000	0	0	0	0	0
333,529	0	7,336,036	0	0	0	0	0
688,258	0	2,020,070	0	0	0	0	0
109,516	2,286	575,000	342,380	0	0	0	0
300,000	0	1,500,000	0	0	0	0	0
132,853	0	189,719	0	0	0	0	0
60,125,731	9,895,086	175,491,859	18,881,869	0	0	2,000	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	575,027	244,940	0	819,967
Alaska	(4,589)	0	0	(4,589)
Arizona	1,384,989	77,792	0	1,462,781
Arkansas	518,912	0	0	518,912
California	9,803,863	4,610,268	0	14,414,131
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	45,321	59,911	0	105,232
Dist. of Columbia	0	0	231,790	231,790
Florida	2,473,604	1,753,983	0	4,227,587
Georgia	1,193,792	0	110,397	1,304,188
Hawaii	68,232	0	0	68,232
Idaho	130,817	0	0	130,817
Illinois	13,173,624	3,310,499	2,428,783	18,912,907
Indiana	1,232,768	80,305	0	1,313,073
Iowa	1,318,789	100,156	0	1,418,944
Kansas	206,992	233,832	0	440,824
Kentucky	463,046	16,294	0	479,339
Louisiana	(0)	0	0	(0)
Maine	91,095	0	63,527	154,622
Maryland	(0)	0	0	(0)
Massachusetts	1,597,292	0	0	1,597,292
Michigan	5,152,219	1,623,648	0	6,775,866
Minnesota	(0)	63,781	0	63,781
Mississippi	275,956	17,539	0	293,495
Missouri	542,969	184,122	0	727,091
Montana	242,360	115,185	0	357,545
Nebraska	1,175,453	118,869	0	1,294,322
Nevada	113,150	15,750	0	128,900
New Hampshire	387,560	146,757	0	534,317
New Jersey	7,666,402	1,532,806	3,475,887	12,675,095
New Mexico	208,514	48,565	0	257,079
New York	0	0	0	0
North Carolina	3,052,166	343,417	220,573	3,616,155
North Dakota	140,059	19,002	0	159,061
Ohio	3,581,842	314,939	480,898	4,377,679
Oklahoma	409,294	257,549	0	666,843
Oregon	489,963	3,301	0	493,264
Pennsylvania	4,843,599	771,808	1,537,578	7,152,984
Puerto Rico	0	0	0	0
Rhode Island	335,691	0	0	335,691
South Carolina	843,062	200,262	0	1,043,324
South Dakota	131,884	0	0	131,884
Tennessee	588,578	14,040	0	602,618
Texas	4,934,507	1,144,505	2,826,389	8,905,401
Utah	339,969	69,266	73	409,308
Vermont	48,499	2,806	0	51,306
Virginia	757,033	5,752	0	762,785
Washington	897,631	220,688	0	1,118,318
West Virginia	94,120	1,051	0	95,171
Wisconsin	200,472	198,680	0	399,151
Wyoming	125,999	13,572	0	139,571
Other	0	0	0	0
Total	71,852,524	17,935,640	17,983,136	107,771,299

Summary:	
GA Covered Obligations	72,462,458
Add:	
GA claims incurred directly	79,125,416
GA expenses incurred directly	4,933,933
NOLHGA expenses	2,896,944
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(1,818,283)
Ceding commissions/ policy enhancements	370,225
Other recoveries (litigation, estate distributions, etc.)	53,095,510
Adjusted GA Costs	107,771,299
Per State breakdown	107,771,299

Assessments Called (Billed) or Refunded as of December 31, 2007								
Life		Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
1,419,000	0	15,909	0	0	0	0	0	
68,158	41,500	0	0	1,000	0	0	0	
1,251,703	0	44,673	0	0	0	0	0	
669,513	0	0	0	0	0	0	0	
17,000,000	5,415,000	7,800,000	8,413,000	270,000	0	0	0	
Add:								
GA claims incurred directly	82,000	0	418,000	0	0	0	0	
GA expenses incurred directly	2,300,000	0	1,000,000	0	1,300,000	0	0	
NOLHGA expenses	1,630,072	0	0	0	0	157,061	(1,771)	
Remaining Inforce estimate	0	19,697	0	121,409	0	0	0	
Less:								
Estate/other distributions	275,000	0	0	0	0	0	0	
Other adjustments	15,189,000	7,787,461	6,029,000	2,127,010	200,000	221,540	15,925,000	
Ceding commissions/ policy enhancements	1,004,167	0	0	0	0	0	0	
Other recoveries (litigation, estate distributions, etc.)	1,199,870	0	436,704	0	0	1,040,000	0	
	450,000	0	300,000	0	0	0	0	
	643,875	150,000	11,600	0	0	0	0	
Adjusted GA Costs	230,000	0	0	0	0	0	0	
Per State breakdown	2,000,000	0	0	0	0	0	0	
	4,100,000	900,647	2,500,000	0	0	10,300,000	4,497,170	
	447,000	353,520	3,170,000	2,592,480	0	0	0	
	368,000	0	32,000	0	0	0	0	
	1,650,000	0	353,704	0	0	0	0	
	429,300	0	56,000	0	0	0	0	
	1,639,125	137,750	102,116	7,250	0	0	0	
	213,900	0	9,500	0	0	0	0	
	1,283,000	250,000	1,217,000	550,000	0	0	0	
	4,800,000	3,064,806	488,522	2,500,000	0	11,404,352	0	
	260,000	0	55,263	0	0	0	0	
	5,044,000	533,500	156,000	0	0	0	0	
	192,600	0	16,600	0	0	0	0	
	3,500,000	0	200,000	0	0	3,000,000	0	
	768,000	160,000	432,000	90,000	0	0	0	
	619,914	0	0	0	0	0	0	
	4,460,640	0	5,736,310	0	803,050	0	0	
	14,808	0	0	0	0	0	0	
	427,727	0	0	0	0	0	0	
	928,000	0	72,000	0	0	0	0	
	181,962	0	0	0	0	0	0	
	800,000	0	15,000	0	0	0	0	
	7,943,606	2,763,534	3,266,771	1,029,680	1,337,174	421,520	0	
	591,592	0	97,832	0	250	0	0	
	81,000	0	6,000	0	0	0	0	
	2,000,000	1,677,595	85,000	0	0	0	0	
	1,175,000	315,235	400,000	288,326	0	0	0	
	157,506	86,553	101,999	24,519	0	0	0	
	420,000	0	320,000	0	0	0	0	
	150,150	0	200,600	0	0	0	0	
Total	90,059,188	23,656,798	35,146,103	17,622,265	4,032,883	643,060	41,826,413	15,482,766

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	1,404	0	0	1,404
Alaska	602	0	0	602
Arizona	81,905	49,016	0	130,921
Arkansas	13,465	12,621	0	26,086
California	158,523	22,850	0	181,372
Colorado	9,497	4,431	0	13,928
Connecticut	1,381	6,370	0	7,751
Delaware	0	0	0	0
Dist. of Columbia	(300)	0	0	(300)
Florida	30,266	40,484	0	70,750
Georgia	11,027	929	0	11,955
Hawaii	1,877	0	0	1,877
Idaho	5,309	5,473	0	10,782
Illinois	0	0	0	0
Indiana	152,126	431,212	0	583,337
Iowa	0	0	0	0
Kansas	2,860	1,646	0	4,507
Kentucky	(899)	(419)	0	(1,318)
Louisiana	2,651	0	0	2,651
Maine	0	0	0	0
Maryland	(23)	(24)	0	(48)
Massachusetts	0	0	0	0
Michigan	118	0	0	118
Minnesota	1,728	6,784	0	8,512
Mississippi	0	0	0	0
Missouri	131,119	28,365	0	159,485
Montana	710	0	0	710
Nebraska	550	0	0	550
Nevada	1,782	122	0	1,904
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	14,755	0	0	14,755
New York	0	0	0	0
North Carolina	936	6,229	0	7,166
North Dakota	818	0	0	818
Ohio	1,864	2,086	0	3,950
Oklahoma	12,147	4,518	0	16,665
Oregon	1,320	145	0	1,465
Pennsylvania	152	0	0	152
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	2,522	12	0	2,534
South Dakota	1,025	0	0	1,025
Tennessee	284	1,692	0	1,976
Texas	438,549	26,253	0	464,802
Utah	834	1,388	0	2,222
Vermont	6,850	0	0	6,850
Virginia	2,294	56,470	0	58,764
Washington	7,145	0	0	7,145
West Virginia	713	0	0	713
Wisconsin	3,584	0	0	3,584
Wyoming	0	13	0	13
Other	0	0	0	0
Total	1,103,472	708,666	0	1,812,138

Summary:	
GA Covered Obligations	12,183,752
Add:	
GA claims incurred directly	25,081
GA expenses incurred directly	318,423
NOLHGA expenses	331,862
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(406,387)
Ceding commissions/ policy enhancements	1,953,369
Other recoveries (litigation, estate distributions, etc.)	9,499,998
Adjusted GA Costs	1,812,138
Per State breakdown	1,812,138

Life	Assessments Called (Billed) or Refunded as of December 31, 2007							
	Allocated Annuity		A&H		Unallocated Annuity			
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
	61,927	0	0	0	0	0	0	0
GA Covered Obligations	1,393,120	0	206,880	0	0	0	0	0
Adjusted GA Costs	0	0	0	0	0	0	0	0
Per State breakdown	0	0	0	0	0	0	0	0
99,000	0	1,000	0	0	0	0	0	0
2,898,033	475,000	0	0	152,528	25,000	0	0	0
2,800	0	70,000	0	0	0	0	0	0
39,000	0	0	0	0	0	0	0	0
4,493,880	475,000	277,880	0	152,528	25,000	0	0	0

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For member company and association use only. The data utilizes estimates and excludes many costs incurred directly by the State Guaranty Associations. It MAY NOT be utilized in protesting actual assessments made by State Guaranty Associations.

Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	42,996	80,927	0	123,922
Alaska	0	0	0	0
Arizona	6,696	16,809	0	23,505
Arkansas	382	19,462	0	19,844
California	83,412	38,240	0	121,652
Colorado	15,498	14,193	0	29,690
Connecticut	0	0	0	0
Delaware	1,741	1,420	0	3,161
Dist. of Columbia	0	0	0	0
Florida	303,897	439,873	0	743,770
Georgia	84,431	1,336,277	0	1,420,708
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	93,093	10,239	0	103,333
Indiana	140	31,222	0	31,362
Iowa	253	0	0	253
Kansas	2,100	4,164	0	6,264
Kentucky	40,972	162,621	0	203,593
Louisiana	107,641	37,528	0	145,170
Maine	0	0	0	0
Maryland	26,787	61,320	0	88,107
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	3,927	47,654	0	51,581
Missouri	3,345	20,053	0	23,399
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	1,177	0	0	1,177
New Hampshire	0	0	0	0
New Jersey	8,195	53,089	0	61,284
New Mexico	16,879	0	0	16,879
New York	0	0	0	0
North Carolina	350,732	2,034,902	225	2,385,860
North Dakota	0	0	0	0
Ohio	51,264	256,251	0	307,515
Oklahoma	110,488	33,733	0	144,221
Oregon	6,559	14,020	0	20,580
Pennsylvania	8,598	25,763	0	34,361
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	1,590,727	4,325,867	0	5,916,593
South Dakota	50	0	0	50
Tennessee	18,914	1,483,802	0	1,502,717
Texas	220,273	391,020	15,146	626,440
Utah	0	52,129	0	52,129
Vermont	0	0	0	0
Virginia	313,212	1,001,881	763	1,315,855
Washington	57,394	62	0	57,455
West Virginia	27,911	135,423	0	163,334
Wisconsin	215	7,473	0	7,688
Wyoming	0	0	0	0
Other	0	0	0	0
Total	3,599,900	12,137,417	16,134	15,753,451

Summary:	
GA Covered Obligations	67,641,600
Add:	
GA claims incurred directly	382,611
GA expenses incurred directly	994,265
NOLHGA expenses	708,079
Remaining Inforce estimate	0
Less:	
Estate/other distributions	46,001,672
Other adjustments	(131,112)
Ceding commissions/ policy enhancements	259,235
Other recoveries (litigation, estate distributions, etc.)	7,843,309
Adjusted GA Costs	15,753,451
Per State breakdown	15,753,451

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
59,000	0	51,893	0	0	0	0	0
3,325	0	5,932	0	0	0	0	0
47,114	0	0	0	0	0	0	0
125,483	0	57,507	0	0	0	0	0
25,480	0	23,520	0	0	0	0	0
750	0	1,750	0	0	0	0	0
275,000	0	975,000	0	0	0	0	0
112,560	0	2,087,440	92,229	0	0	0	0
60,000	0	8,000	0	0	0	0	0
59,999	0	280,671	50,000	0	0	0	0
110,873	0	21,127	0	0	0	0	0
18,300	0	53,700	0	0	0	0	0
100,000	0	0	0	0	0	0	0
450,000	0	2,550,000	0	0	0	0	0
70,000	0	370,000	0	0	0	0	0
52,900	0	177,100	0	0	0	0	0
2,518,615	0	6,531,385	0	0	0	0	0
50,000	0	2,450,000	0	0	0	0	0
523,717	139,012	407,272	108,114	0	0	0	0
0	0	47,000	0	0	0	0	0
368,136	18,000	1,104,909	47,000	0	0	0	0
132,436	139,679	642,564	683,850	0	0	0	0
5,163,688	296,691	17,846,770	981,193	0	0	0	0

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For member company and association use only. The data utilizes estimates and excludes many costs incurred directly by the State Guaranty Associations. It MAY NOT be utilized in protesting actual assessments made by State Guaranty Associations.

Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	19,626,888	0	19,626,888
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	0	19,626,888	0	19,626,888

Summary:	
GA Covered Obligations	147,139,267
Add:	
GA claims incurred directly	5,573,245
GA expenses incurred directly	3,273,317
NOLHGA expenses	22,159
Remaining Inforce estimate	0
Less:	
Estate/other distributions	120,749,975
Other adjustments	0
Ceding commissions/ policy enhancements	10,434,763
Other recoveries (litigation, estate distributions, etc.)	5,196,362
Adjusted GA Costs	19,626,888
Per State breakdown	19,626,888

Life	Assessments Called (Billed) or Refunded as of December 31, 2007						Unallocated Annuity	
	Allocated Annuity		A&H		Unallocated Annuity		Assessments Called (i.e. Billed)	Assessments Refunded
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
27,611,280	20,999,761	22,525,117	11,243,274	11,732,231	11,500,000	0	0	
27,611,280	20,999,761	22,525,117	11,243,274	11,732,231	11,500,000	0	0	

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	(206,560)	(6,488)	0	(213,048)
Alaska	56,230	15,772	0	72,002
Arizona	(275,464)	2,315	0	(273,149)
Arkansas	(46,272)	4,343	0	(41,929)
California	(353,854)	74,126	0	(279,728)
Colorado	(122,558)	10,406	0	(112,152)
Connecticut	(53,157)	1,520	0	(51,638)
Delaware	(78,779)	(621)	0	(79,400)
Dist. of Columbia	33,622	20,752	0	54,374
Florida	(982,915)	(17,591)	0	(1,000,506)
Georgia	(305,694)	3,019	0	(302,675)
Hawaii	(66,797)	(7,712)	0	(74,508)
Idaho	(317,686)	(2,031)	0	(319,717)
Illinois	(404,156)	(6,654)	0	(410,810)
Indiana	(471,680)	88,757	0	(382,923)
Iowa	(14,597)	12,586	0	(2,011)
Kansas	(198,950)	9,150	0	(189,801)
Kentucky	(1,040,225)	(188,411)	0	(1,228,636)
Louisiana	(190,152)	(315)	0	(190,467)
Maine	(35,731)	517	0	(35,214)
Maryland	(189,857)	(3,792)	0	(193,649)
Massachusetts	(144,918)	871	0	(144,047)
Michigan	(489,232)	17,477	0	(471,755)
Minnesota	(89,984)	(9,434)	0	(99,418)
Mississippi	17,546	5,804	0	23,350
Missouri	(336,472)	(18,027)	0	(354,500)
Montana	(194,527)	7,766	0	(186,761)
Nebraska	(49,904)	23,917	0	(25,986)
Nevada	(66,477)	4,763	0	(61,713)
New Hampshire	4,690	(843)	0	3,847
New Jersey	(88,972)	960	0	(88,012)
New Mexico	(116,449)	(15,430)	0	(131,879)
New York	62,422	0	0	62,422
North Carolina	(654,222)	(28,222)	0	(682,444)
North Dakota	(233,407)	(575)	0	(233,982)
Ohio	(750,322)	11,226	0	(739,096)
Oklahoma	(101,083)	6,421	0	(94,662)
Oregon	(306,327)	9,815	0	(296,512)
Pennsylvania	(351,276)	(15,372)	0	(366,648)
Puerto Rico	0	0	0	0
Rhode Island	(15,667)	13	0	(15,654)
South Carolina	(112,120)	13,979	0	(98,141)
South Dakota	(176,488)	10,290	0	(166,198)
Tennessee	(296,785)	(30,728)	0	(327,513)
Texas	(1,253,787)	64,431	0	(1,189,356)
Utah	(282,234)	2,467	0	(279,767)
Vermont	91,501	2,959	0	94,460
Virginia	(396,333)	(80,686)	0	(477,019)
Washington	(681,217)	25,554	0	(655,663)
West Virginia	(168,346)	7,145	0	(161,201)
Wisconsin	(222,887)	(2,594)	0	(225,482)
Wyoming	(20,679)	(9,990)	0	(30,669)
Other	0	0	0	0
Total	(12,689,186)	13,602	0	(12,675,584)

Summary:	
GA Covered Obligations	765,438,159
Add:	
GA claims incurred directly	0
GA expenses incurred directly	5,116,161
NOLHGA expenses	7,371,680
Remaining Inforce estimate	0
Less:	
Estate/other distributions	714,278,169
Other adjustments	(357,884,521)
Ceding commissions/ policy enhancements	233,590,142
Other recoveries (litigation, estate distributions, etc.)	200,617,794
Adjusted GA Costs	(12,675,584)
Per State breakdown	(12,675,584)

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
1,900,000	0	69,317	0	0	0	0	0
283,000	333,000	94,000	125,000	0	0	0	0
953,650	0	120,413	0	0	0	0	0
1,090,241	0	0	0	0	0	0	0
18,173,100	24,700,000	573,100	1,000,000	0	0	0	0
2,150,102	0	149,714	70,000	0	0	0	0
785,000	731,234	0	0	0	0	0	0
GA claims incurred directly	0	87,000	0	0	0	0	0
GA expenses incurred directly	5,116,161	100,000	113,572	5,000	10,656	0	0
NOLHGA expenses	7,371,680	6,100,000	0	500,000	0	0	0
Remaining Inforce estimate	0	1,806,365	0	93,635	4,595	0	0
		366,380	0	14,880	0	30	0
Less:		2,549,400	1,180,454	200,600	0	0	0
Estate/other distributions	714,278,169	5,500,000	6,050,000	500,000	1,325,000	0	0
Other adjustments	(357,884,521)	1,098,547	0	299,899	0	0	0
Ceding commissions/ policy enhancements	233,590,142	1,000,000	0	0	0	0	0
Other recoveries (litigation, estate distributions, etc.)	200,617,794	10,331,657	10,251,563	2,835,989	2,840,382	99,323	98,105
		1,368,000	0	57,000	0	0	0
		791,200	0	800	0	0	0
Adjusted GA Costs	(12,675,584)	148,500	0	2,326,500	0	0	0
Per State breakdown	(12,675,584)	1,670,000	1,750,000	106,000	200,000	0	0
		5,200,000	5,200,000	750,000	0	0	0
		752,000	0	48,000	0	0	0
		3,236,920	0	263,260	0	0	0
		1,931,899	0	167,986	0	0	0
		983,250	0	51,557	0	0	0
		874,200	0	28,400	0	0	0
		200,000	0	5,000	0	0	0
		500,000	500,000	0	0	0	0
		3,800,000	4,037,500	200,000	212,500	0	0
		1,365,200	0	268,100	0	0	0
		4,940,000	0	760,000	0	0	0
		841,750	987,350	83,230	97,650	0	0
		2,658,420	0	51,801	0	0	0
		3,500,000	0	0	0	0	0
		115,320	0	8,680	0	0	0
		900,000	0	100,000	0	0	0
		1,995,000	400,000	289,000	0	0	0
		4,640,000	0	610,000	0	0	0
		11,695,474	14,888,085	369,492	470,127	3,471	4,590
		1,305,629	1,917,485	49,370	72,515	0	0
		67,000	0	3,000	0	0	0
		2,275,289	1,695,000	225,549	20,000	38,720	37,000
		8,284,000	8,100,000	385,000	0	0	0
		1,941,321	2,453,052	293,679	342,842	0	26
		182,226	0	67,454	0	0	0
		122,437,040	85,288,295	13,028,405	6,791,267	141,544	139,721

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Estimated Net Costs as of September 30, 2008					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	4,299	0	4,299
Alaska	0	0	21	0	21
Arizona	0	0	48,524	0	48,524
Arkansas	0	0	18	0	18
California	0	0	6,115	0	6,115
Colorado	0	0	5,829	0	5,829
Connecticut	0	0	20,938	0	20,938
Delaware	0	0	(0)	0	(0)
Dist. of Columbia	0	0	2	0	2
Florida	0	0	11,125	0	11,125
Georgia	0	0	172,373	0	172,373
Hawaii	0	0	6,471	0	6,471
Idaho	0	0	(62,490)	0	(62,490)
Illinois	0	0	1,920	0	1,920
Indiana	0	0	2,123	0	2,123
Iowa	0	0	1	0	1
Kansas	0	0	29,287	0	29,287
Kentucky	0	0	0	0	0
Louisiana	0	0	1,504	0	1,504
Maine	0	0	(0)	0	(0)
Maryland	0	0	80	0	80
Massachusetts	0	0	54,392	0	54,392
Michigan	0	0	35,135	0	35,135
Minnesota	0	0	9	0	9
Mississippi	0	0	424	0	424
Missouri	0	0	3,684	0	3,684
Montana	0	0	21,496	0	21,496
Nebraska	0	0	0	0	0
Nevada	0	0	354	0	354
New Hampshire	0	0	646	0	646
New Jersey	0	0	460	0	460
New Mexico	0	0	5,134	0	5,134
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	(1)	0	(1)
Ohio	0	0	119	0	119
Oklahoma	0	0	10,360	0	10,360
Oregon	0	0	8,749	0	8,749
Pennsylvania	0	0	2,717	0	2,717
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	5	0	5
South Carolina	0	0	7,005	0	7,005
South Dakota	0	0	(0)	0	(0)
Tennessee	0	0	440	0	440
Texas	0	0	58,442	0	58,442
Utah	0	0	1,309	0	1,309
Vermont	0	0	0	0	0
Virginia	0	0	271,795	0	271,795
Washington	0	0	1,657	0	1,657
West Virginia	0	0	2,896	0	2,896
Wisconsin	0	0	1,444,945	0	1,444,945
Wyoming	0	0	290	0	290
Other	0	0	0	0	0
Total	0	0	2,180,606	0	2,180,606

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	2,633,693
GA expenses incurred directly	1,250,119
NOLHGA expenses	707,598
Remaining inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	2,410,804
Adjusted GA Costs	2,180,606
Per State breakdown	2,180,606

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	150,000	0	0	0
0	0	0	0	84,325	0	0	0
0	0	0	0	250,000	0	0	0
0	0	0	0	484,325	0	0	0

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Estimated Net Costs as of September 30, 2008					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	21,366	0	107,165	0	128,531
Alaska	0	0	0	0	0
Arizona	17,153	0	1,248,178	0	1,265,332
Arkansas	(5,877)	0	486	0	(5,391)
California	0	0	0	0	0
Colorado	3,121	0	124,397	0	127,518
Connecticut	0	0	0	0	0
Delaware	(400)	0	17,009	0	16,609
Dist. of Columbia	(1,105)	0	(1,117)	0	(2,221)
Florida	144,782	0	5,732,649	0	5,877,430
Georgia	48,069	0	7,046,715	0	7,094,784
Hawaii	(11,643)	0	79,973	0	68,329
Idaho	0	0	2,190	0	2,190
Illinois	44,749	0	1,435,519	0	1,480,268
Indiana	282,395	0	(207,141)	0	75,254
Iowa	0	0	0	0	0
Kansas	(39)	0	236,080	0	236,041
Kentucky	0	0	0	0	0
Louisiana	15,508	0	326,640	0	342,148
Maine	0	0	0	0	0
Maryland	3,765	0	498,067	0	501,831
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	10,400	0	547,505	0	557,905
Missouri	12,579	0	1,292,975	0	1,305,554
Montana	(5,257)	0	8,252	0	2,995
Nebraska	0	0	0	0	0
Nevada	54,890	0	116,579	0	171,469
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	2,983	0	204,737	0	207,720
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	1,066,401	0	1,066,401
Ohio	87,366	0	411,851	0	499,216
Oklahoma	10,380	0	117,071	0	127,451
Oregon	0	0	0	0	0
Pennsylvania	294,703	0	6,258,549	0	6,553,252
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	(311)	0	1,067,196	0	1,066,885
Tennessee	21,358	0	590,715	0	612,073
Texas	0	0	0	0	0
Utah	0	0	(63)	0	(63)
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	(226)	0	15,878	0	15,652
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	1,050,709	0	28,344,456	0	29,395,164

Summary:	
GA Covered Obligations	47,709,013
Add:	
GA claims incurred directly	15,422,704
GA expenses incurred directly	2,706,380
NOLHGA expenses	4,197,873
Remaining Inforce estimate	31,705,886
Less:	
Estate/other distributions	0
Other adjustments	43,815,429
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	28,531,264
Adjusted GA Costs	29,395,164
Per State breakdown	29,395,164

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
	0	0	0	0	0	0	0
	0	0	0	0	35,214	0	0
	200,000	0	0	0	3,100,000	0	0
	11,383	0	529	0	235,088	0	0
	15,000	0	0	0	135,000	0	0
	226,383	0	529	0	3,505,302	0	0

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Estimated Net Costs as of September 30, 2008					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	300,196	0	0	0	300,196
Alaska	10,244	0	0	0	10,244
Arizona	4,769,385	70,557	0	0	4,839,942
Arkansas	5,824,071	182,875	0	0	6,006,946
California	16,587,749	104,540	0	0	16,692,290
Colorado	481,215	0	0	0	481,215
Connecticut	50,189	0	0	0	50,189
Delaware	45,313	0	0	0	45,313
Dist. of Columbia	17,888	0	0	0	17,888
Florida	53,616	0	0	0	53,616
Georgia	2,107,035	0	0	0	2,107,035
Hawaii	4,534	0	0	0	4,534
Idaho	43,984	0	0	0	43,984
Illinois	62,862,380	13,298	0	0	62,875,677
Indiana	14,803,149	0	0	0	14,803,149
Iowa	24,797,667	6,763	0	0	24,804,431
Kansas	23,060,047	0	0	0	23,060,047
Kentucky	13,381,567	0	0	0	13,381,567
Louisiana	3,769,554	0	0	0	3,769,554
Maine	6,548	0	0	0	6,548
Maryland	127,940	0	0	0	127,940
Massachusetts	0	0	0	0	0
Michigan	405,773	0	0	0	405,773
Minnesota	292,450	0	0	0	292,450
Mississippi	157,134	0	0	0	157,134
Missouri	183,942,339	46,074	0	0	183,988,413
Montana	53,863	0	0	0	53,863
Nebraska	4,583,411	0	0	0	4,583,411
Nevada	145,758	0	0	0	145,758
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	101,338	0	0	0	101,338
New York	0	0	0	0	0
North Carolina	185,464	0	0	0	185,464
North Dakota	6,949	0	0	0	6,949
Ohio	20,145,486	0	0	0	20,145,486
Oklahoma	20,912,524	0	0	0	20,912,524
Oregon	148,965	0	0	0	148,965
Pennsylvania	3,255,466	18,054	0	0	3,273,520
Puerto Rico	0	0	0	0	0
Rhode Island	16,648	0	0	0	16,648
South Carolina	151,085	0	0	0	151,085
South Dakota	180,280	0	0	0	180,280
Tennessee	9,592,879	0	0	0	9,592,879
Texas	4,182,634	8,401	0	0	4,191,035
Utah	42,307	0	0	0	42,307
Vermont	1,196	0	0	0	1,196
Virginia	202,465	0	0	0	202,465
Washington	117,400	0	0	0	117,400
West Virginia	104,219	0	0	0	104,219
Wisconsin	508,629	0	0	0	508,629
Wyoming	8,199	0	0	0	8,199
Other	0	0	0	0	0
Total	422,549,130	450,562	0	0	422,999,693

Summary:	
GA Covered Obligations	472,100,222
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	1,410,668
Remaining Inforce estimate	421,589,024
Less:	
Estate/other distributions	50,511,197
Other adjustments	421,589,024
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	422,999,693
Per State breakdown	422,999,693

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	0	0	0	0
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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	601,676	0	601,676
Alaska	0	19,576	0	19,576
Arizona	0	1,779,907	0	1,779,907
Arkansas	0	673,900	0	673,900
California	0	15,472,306	0	15,472,306
Colorado	0	2,577,794	0	2,577,794
Connecticut	0	0	0	0
Delaware	0	208,652	0	208,652
Dist. of Columbia	0	60,878	0	60,878
Florida	0	9,612,273	0	9,612,273
Georgia	0	1,987,978	0	1,987,978
Hawaii	0	119,378	0	119,378
Idaho	0	170,898	0	170,898
Illinois	0	3,018,007	0	3,018,007
Indiana	0	7,317,419	0	7,317,419
Iowa	0	1,437,010	0	1,437,010
Kansas	0	1,011,124	0	1,011,124
Kentucky	0	638,202	0	638,202
Louisiana	0	291,512	0	291,512
Maine	0	0	0	0
Maryland	0	532,219	0	532,219
Massachusetts	0	0	0	0
Michigan	0	8,151,796	0	8,151,796
Minnesota	0	3,509,679	0	3,509,679
Mississippi	0	228,737	0	228,737
Missouri	0	774,261	0	774,261
Montana	0	71,135	0	71,135
Nebraska	0	1,542,140	0	1,542,140
Nevada	0	831,735	0	831,735
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	183,102	0	183,102
New York	0	0	0	0
North Carolina	0	7,548,259	0	7,548,259
North Dakota	0	127,714	0	127,714
Ohio	0	7,000,633	0	7,000,633
Oklahoma	0	7,259,531	0	7,259,531
Oregon	0	252,359	0	252,359
Pennsylvania	0	4,529,421	0	4,529,421
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	494,322	0	494,322
South Dakota	0	0	0	0
Tennessee	0	263,548	0	263,548
Texas	0	20,414,945	0	20,414,945
Utah	0	332,895	0	332,895
Vermont	0	0	0	0
Virginia	0	2,947,929	0	2,947,929
Washington	0	10,077,086	0	10,077,086
West Virginia	0	1,694,619	0	1,694,619
Wisconsin	0	5,838,223	0	5,838,223
Wyoming	0	64,982	0	64,982
Other	0	0	0	0
Total	0	131,669,762	0	131,669,762

Summary:	
GA Covered Obligations	1,335,156,397
Add:	
GA claims incurred directly	215,140,273
GA expenses incurred directly	2,392,298
NOLHGA expenses	3,180,837
Remaining Inforce estimate	0
Less:	
Estate/other distributions	1,181,483,211
Other adjustments	69,318,403
Ceding commissions/ policy enhancements	17,486,425
Other recoveries (litigation, estate distributions, etc.)	155,912,003
Adjusted GA Costs	131,669,762
Per State breakdown	131,669,762

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
	0	0	0	0	0	0	0
GA Covered Obligations	0	0	15,000,000	0	0	0	0
	0	0	2,497,230	0	0	0	0
Add:							
GA claims incurred directly			215,140,273				
GA expenses incurred directly			2,392,298				
NOLHGA expenses			3,180,837				
Remaining Inforce estimate			0				
Less:							
Estate/other distributions			1,181,483,211				
Other adjustments			69,318,403				
Ceding commissions/ policy enhancements			17,486,425				
Other recoveries (litigation, estate distributions, etc.)			155,912,003				
Adjusted GA Costs			131,669,762				
Per State breakdown			131,669,762				
	0	0	6,000,000	0	0	0	0
	0	0	815,000	0	0	0	0
	0	0	7,000,000	0	0	0	0
	0	0	6,200,000	0	0	0	0
	0	0	7,350,000	0	0	0	0
	0	0	20,000,000	0	0	0	0
	0	0	350,000	0	0	0	0
	0	0	10,000,000	0	0	0	0
	0	0	1,500,000	0	0	0	0
	0	0	6,000,000	0	0	0	0
Total	42,570	0	87,012,660	38,000	0	0	0

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For member company and association use only. The data utilizes estimates and excludes many costs incurred directly by the State Guaranty Associations. It MAY NOT be utilized in protesting actual assessments made by State Guaranty Associations.

Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	184,134,430	0	0	184,134,430
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	184,134,430	0	0	184,134,430

Summary:	
GA Covered Obligations	183,593,657
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	540,773
Remaining Inforce estimate	183,593,657
Less:	
Estate/other distributions	1,763,317
Other adjustments	181,830,340
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	184,134,430
Per State breakdown	184,134,430

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	0	0	0	0
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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	4,591	0	27	4,618
Alaska	0	0	0	0
Arizona	7,270	2	4	7,277
Arkansas	5,605	0	3	5,609
California	43,640	0	3	43,643
Colorado	15,115	0	1	15,117
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	23,745	67	0	23,812
Georgia	14,699	0	2	14,701
Hawaii	0	0	0	0
Idaho	141	0	0	141
Illinois	2,385	0	0	2,385
Indiana	2,081	0	0	2,081
Iowa	358	0	0	358
Kansas	9,066	0	1	9,068
Kentucky	2,444	0	0	2,444
Louisiana	9,564	0	6	9,571
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	589	0	1	590
Minnesota	201	0	0	201
Mississippi	2,399	0	0	2,399
Missouri	11,043	3	3	11,049
Montana	100	0	0	100
Nebraska	439	0	0	439
Nevada	1,572	0	1	1,573
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	3,027	0	0	3,027
New York	0	0	0	0
North Carolina	9,935	0	0	9,936
North Dakota	35	0	0	35
Ohio	3,475	0	0	3,475
Oklahoma	41,483	1,066	195	42,744
Oregon	656	0	0	656
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	3,525	0	0	3,525
South Dakota	99	0	0	99
Tennessee	13,670	0	3	13,674
Texas	129,827	290	152	130,269
Utah	557	0	0	557
Vermont	0	0	0	0
Virginia	1,847	4	0	1,851
Washington	667	0	0	667
West Virginia	153	0	0	153
Wisconsin	187	0	0	187
Wyoming	132	0	0	132
Other	0	0	0	0
Total	366,322	1,432	406	368,160

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	368,160
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	368,160
Per State breakdown	368,160

Life	Assessments Called (Billed) or Refunded as of December 31, 2007						Unallocated Annuity	
	Allocated Annuity		A&H		Unallocated Annuity		Assessments Called (i.e. Billed)	Assessments Refunded
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
9,571	0	0	0	0	0	0	0	
9,571	0	0	0	0	0	0	0	

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	71,258	0	71,258
Alaska	0	0	0	0
Arizona	40,687	933,264	43,412	1,017,363
Arkansas	0	0	0	0
California	395,792	329,474	0	725,266
Colorado	0	771,682	0	771,682
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	2,465	1,485,775	0	1,488,239
Georgia	0	0	0	0
Hawaii	0	5,114	0	5,114
Idaho	0	116,155	0	116,155
Illinois	191	1,064,794	39,367	1,104,352
Indiana	405	169,052	0	169,457
Iowa	59,217	2,088,986	0	2,148,203
Kansas	0	1,154,695	0	1,154,695
Kentucky	0	41,982	0	41,982
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	352,768	14,897,082	0	15,249,850
Mississippi	0	0	0	0
Missouri	893	116,790	0	117,683
Montana	7,738	1,593,548	0	1,601,286
Nebraska	0	1,568,553	0	1,568,553
Nevada	0	115,338	0	115,338
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	117,670	0	117,670
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	16,549	911,992	0	928,541
Ohio	0	133,556	0	133,556
Oklahoma	6,783	355,947	0	362,730
Oregon	0	184,710	0	184,710
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	1,120,934	0	1,120,934
Tennessee	3,780	333,471	0	337,251
Texas	0	0	0	0
Utah	0	117,411	0	117,411
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	836,716	0	836,716
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	1,413,831	0	1,413,831
Other	0	0	0	0
Total	887,268	32,049,781	82,779	33,019,828

Summary:	
GA Covered Obligations	20,110,439
Add:	
GA claims incurred directly	48,880,235
GA expenses incurred directly	2,934,121
NOLHGA expenses	779,708
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(2,180,285)
Ceding commissions/ policy enhancements	301,656
Other recoveries (litigation, estate distributions, etc.)	41,563,304
Adjusted GA Costs	33,019,828
Per State breakdown	33,019,828

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	102,000	0	0	0
281,955	0	921,320	0	0	0	0	0
250,000	1,100,000	1,200,000	0	74,000	0	0	0
0	0	9,207,039	860,000	0	0	0	0
100,000	0	2,900,000	0	0	0	0	0
7,301	0	0	0	0	0	0	0
0	0	113,900	0	56,100	0	0	0
0	0	1,700,000	650,000	70,000	0	0	0
0	0	0	0	69,378	0	0	0
0	0	6,136,927	0	16,840	0	0	0
0	0	1,700,000	0	0	0	0	0
0	0	48,000	11,348	32,000	17,073	0	0
Adjusted GA Costs		33,019,828					
Per State breakdown		33,019,828					
1,500,000	120,000	35,000,000	8,480,000	7,000	0	0	0
40,000	0	60,000	0	100,000	0	0	0
0	0	3,803,133	0	0	0	0	0
0	0	1,746,686	0	500,000	400,000	0	0
0	0	154,836	14,630	0	0	0	0
0	0	100,532	0	0	0	0	0
29,200	0	2,132,196	0	31,540	0	0	0
0	0	100,000	0	50,000	0	0	0
1,347,500	24,000	828,850	134,000	2,018,650	42,000	0	0
0	0	537,486	0	0	0	0	0
200,000	0	2,109,508	403,631	100,000	0	0	0
25,000	0	275,000	0	165,000	0	0	0
7,602	0	21,182	0	1,053,560	0	0	0
10,000	0	140,000	0	89,700	0	0	0
0	0	2,000,000	0	0	0	0	0
0	0	2,300,000	0	0	0	0	0
3,798,558	1,244,000	75,236,595	10,553,609	4,535,768	459,073	0	0

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For member company and association use only. The data utilizes estimates and excludes many costs incurred directly by the State Guaranty Associations. It MAY NOT be utilized in protesting actual assessments made by State Guaranty Associations.

Estimated Net Costs as of September 30, 2008					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	716	711	278	0	1,704
Alaska	613	3	77	0	692
Arizona	4,511	1,997	2,076	0	8,585
Arkansas	828	314	400	0	1,543
California	23,845	4,008	22,989	0	50,843
Colorado	4,515	1,088	2,619	0	8,222
Connecticut	5,575	1,578	6,705	0	13,857
Delaware	383	154	337	0	874
Dist. of Columbia	670	147	543	0	1,360
Florida	14,543	5,953	9,456	0	29,953
Georgia	1,892	1,774	1,305	0	4,971
Hawaii	1,462	220	232	0	1,914
Idaho	520	1	129	0	650
Illinois	7,351	2,757	6,093	0	16,202
Indiana	2,350	967	1,904	0	5,221
Iowa	3,134	1,000	1,868	0	6,001
Kansas	2,909	968	4,385	0	8,262
Kentucky	658	834	1,195	0	2,687
Louisiana	1,474	876	850	0	3,200
Maine	1,135	765	665	0	2,565
Maryland	4,487	1,276	8,029	0	13,792
Massachusetts	9,594	17,034	6,810	0	33,438
Michigan	10,441	2,306	8,624	0	21,370
Minnesota	3,770	1,816	5,241	0	10,826
Mississippi	298	510	295	0	1,103
Missouri	3,714	779	3,163	0	7,657
Montana	526	239	256	0	1,022
Nebraska	1,970	582	899	0	3,451
Nevada	1,602	456	607	0	2,665
New Hampshire	1,546	396	883	0	2,826
New Jersey	6,356	4,748	23,759	0	34,863
New Mexico	1,824	354	330	0	2,508
New York	26,882	16,133	39,642	0	82,657
North Carolina	3,088	1,422	6,068	0	10,578
North Dakota	106	592	28	0	726
Ohio	6,779	1,849	4,695	0	13,322
Oklahoma	1,189	746	367	0	2,302
Oregon	2,152	859	1,569	0	4,580
Pennsylvania	12,308	3,144	8,340	0	23,792
Puerto Rico	461	14	14	0	489
Rhode Island	744	471	1,404	0	2,620
South Carolina	1,318	950	4,123	0	6,392
South Dakota	847	361	376	0	1,584
Tennessee	1,230	1,071	1,155	0	3,455
Texas	11,243	2,375	3,562	0	17,180
Utah	1,440	516	193	0	2,149
Vermont	566	108	537	0	1,211
Virginia	2,554	1,194	1,989	0	5,737
Washington	7,360	1,661	4,951	0	13,972
West Virginia	602	326	765	0	1,693
Wisconsin	5,370	3,025	4,478	0	12,873
Wyoming	250	91	33	0	374
Other	0	0	0	0	0
Total	211,703	93,519	207,290	0	512,511

Summary:	
GA Covered Obligations	789,601,673
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	512,511
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	789,601,673
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	512,511
Per State breakdown	512,511

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
250	490	0	0	0	0	0	0
3,367	0	0	0	0	0	0	0
1,521	0	228	0	304	0	0	0
5,138	490	228	0	304	0	0	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	(8,176)	(3,603)	0	(11,779)
Alaska	(1,205)	(538)	0	(2,254)
Arizona	(3,024)	(8,072)	0	(11,096)
Arkansas	(880)	(2,810)	0	(3,692)
California	31,040	14,305	0	45,344
Colorado	0	0	0	0
Connecticut	(20,216)	(83,380)	0	(103,596)
Delaware	2,715	1,262	0	3,977
Dist. of Columbia	0	0	0	0
Florida	(24,867)	(30,313)	0	(55,180)
Georgia	38,224	18,909	0	57,133
Hawaii	89	2	0	91
Idaho	154	36	0	190
Illinois	(15,920)	(49,147)	0	(65,067)
Indiana	10,303	25,505	0	35,808
Iowa	(6,094)	(2,919)	0	(9,013)
Kansas	2,509	1,685	0	4,194
Kentucky	(14,584)	(4,852)	0	(19,436)
Louisiana	0	0	0	0
Maine	(2,501)	(17,296)	0	(19,797)
Maryland	(6,995)	(8,917)	0	(15,912)
Massachusetts	(12,914)	(4,180)	0	(17,094)
Michigan	(25,372)	(208,236)	0	(233,608)
Minnesota	(6,445)	(6,227)	0	(12,672)
Mississippi	3,048	2,730	0	5,778
Missouri	6,682	4,388	0	11,070
Montana	(5,932)	(2,219)	0	(8,151)
Nebraska	(2,117)	(6,089)	0	(8,206)
Nevada	79	42	0	121
New Hampshire	(7,965)	(35,680)	0	(43,645)
New Jersey	(49,767)	(270,380)	0	(320,147)
New Mexico	1,038	1,259	0	2,297
New York	(94,741)	(253,099)	0	(347,840)
North Carolina	(10,940)	(10,733)	0	(21,673)
North Dakota	4,457	356	0	4,813
Ohio	(24,175)	(31,371)	0	(55,546)
Oklahoma	(4,438)	(1,857)	0	(6,295)
Oregon	(1,326)	(8,619)	0	(9,945)
Pennsylvania	(41,752)	(23,594)	0	(65,346)
Puerto Rico	(59)	(154)	0	(213)
Rhode Island	(921)	(384)	0	(1,305)
South Carolina	(8,203)	(5,271)	0	(13,474)
South Dakota	129	12	0	141
Tennessee	(8,818)	(1,807)	0	(10,625)
Texas	(25,149)	(7,744)	0	(32,893)
Utah	2,005	932	0	2,937
Vermont	(1,202)	(15,540)	0	(16,742)
Virginia	(3,691)	(3,212)	0	(6,903)
Washington	(3,154)	(18,120)	0	(21,274)
West Virginia	(3,198)	(674)	0	(3,872)
Wisconsin	(2,766)	(1,410)	0	(4,176)
Wyoming	(3,790)	(50)	0	(3,840)
Other	0	0	0	0
Total	(350,827)	(1,057,076)	0	(1,407,903)

Summary:	
GA Covered Obligations	5,323,073,573
Add:	
GA claims incurred directly	0
GA expenses incurred directly	15,185,145
NOLHGA expenses	5,704,561
Remaining Inforce estimate	0
Less:	
Estate/other distributions	5,160,590,573
Other adjustments	135,157,781
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	49,786,581
Adjusted GA Costs	(1,571,656)
Per State breakdown	(1,571,656)

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
	344,000	0	6,060	0	0	0	0
	9,158	0	5,158	18,000	0	0	4,558
	88,885	0	0	0	0	0	0
GA Covered Obligations	1,212,180	2,100,000	554,820	950,000	0	0	0
	197,709	0	12,260	0	0	0	0
Add:	3,223,000	3,223,000	2,322,000	2,322,000	0	0	95,000
GA claims incurred directly	109,750	0	15,250	0	0	0	0
GA expenses incurred directly							
NOLHGA expenses							
Remaining Inforce estimate	1,653,345	0	242,689	5,682	0	0	89,966
	390,404	0	27,611	0	128	0	0
Less:	97,650	165,039	67,350	0	0	0	0
Estate/other distributions	2,250,000	6,200,000	2,750,000	3,000,000	0	0	550,000
Other adjustments							1,050,000
Ceding commissions/ policy enhancements	504,000	0	64,000	0	0	0	0
Other recoveries (litigation, estate distributions, etc.)	184,000	0	50,000	0	0	0	0
	694,762	681,287	207,259	203,121	0	0	0
	44,800	0	200,200	0	0	0	0
Adjusted GA Costs	126,719	0	63,281	0	0	0	0
Per State breakdown	626,000	0	189,000	0	0	0	0
	380,000	563,200	3,340,000	0	0	0	750,000
	927,500	0	397,500	0	0	0	0
	311,500	0	0	0	0	0	0
	850,104	0	11,428	0	0	0	0
	145,750	0	59,660	0	0	0	0
	176,300	0	40,295	0	0	0	0
	75,100	0	58,300	0	0	0	0
	140,000	107,002	360,000	446,376	0	0	0
	1,260,000	1,627,581	3,740,000	4,616,428	0	0	500,000
	1,000,000	0	302,243	0	0	0	0
	91,500,000	54,000,000	0	0	0	0	0
	250,000	275,000	250,000	275,000	0	0	0
	10,253	0	502	0	0	0	0
	200,000	0	150,000	0	0	0	150,000
	155,000	148,000	95,000	92,000	0	0	0
	500,000	0	0	0	0	0	0
	66,025	0	67,975	0	0	0	0
	1,900,000	2,065,520	0	0	0	0	0
	300,000	0	130,000	0	0	0	0
	678,676	827,200	120,850	147,223	3,545,420	4,321,351	0
	373,502	318,285	123,276	106,095	3,221	0	0
	23,000	0	219,500	0	0	0	0
	683,540	685,000	8,711	5,000	398,463	420,000	0
	51,698	63,442	2,293	351	79,100	95,605	0
	214,537	0	16,178	0	105,957	0	0
Total	113,928,847	73,049,556	16,270,649	12,187,275	4,132,289	4,836,956	2,139,524

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Estimated Net Costs as of September 30, 2008					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	51	62	(2,622)	0	(2,510)
Alaska	1,422	6,618	0	0	8,040
Arizona	36,558	78,959	1,996	0	117,514
Arkansas	32,697	38,013	(194,000)	0	(123,291)
California	(172,649)	(593,110)	0	0	(765,759)
Colorado	0	0	0	0	0
Connecticut	(11,132)	(16,664)	0	0	(27,795)
Delaware	8,483	18,491	(665)	0	26,309
Dist. of Columbia	0	0	0	0	0
Florida	186,780	457,246	11,825	5,732	661,582
Georgia	(31,373)	(67,326)	(259)	0	(98,958)
Hawaii	0	0	0	0	0
Idaho	1,661	4,252	0	0	5,913
Illinois	(7,851)	(43,775)	(345)	0	(51,971)
Indiana	1,683,435	6,089,404	11,243	4,753,586	12,537,669
Iowa	137,950	354,813	(21,615)	0	471,148
Kansas	73,947	122,710	(24,862)	0	171,795
Kentucky	(6,562)	(3,826)	(720)	0	(11,108)
Louisiana	0	0	0	0	0
Maine	75,400	124,347	20	0	199,767
Maryland	21,009	53,614	(34,407)	0	40,215
Massachusetts	(17,571)	(15,356)	(1,103)	0	(34,030)
Michigan	433,843	788,225	1,331	0	1,223,399
Minnesota	374,134	1,054,568	5,800	0	1,434,502
Mississippi	4,585	15,552	(33,527)	0	(13,390)
Missouri	7,688	23,364	(56,202)	0	(25,150)
Montana	(9,915)	(267)	(196)	0	(10,377)
Nebraska	(322,229)	377,050	(3,388,179)	0	(3,333,358)
Nevada	(54,496)	(57,734)	(8,550)	0	(120,781)
New Hampshire	(5,536)	(8,645)	(50)	0	(14,231)
New Jersey	0	0	0	0	0
New Mexico	(30,350)	(16,706)	(28,919)	0	(75,975)
New York	0	0	0	0	0
North Carolina	(31,844)	(39,673)	(1,099)	0	(72,617)
North Dakota	(65,541)	(44,508)	(1,456)	0	(111,505)
Ohio	168,932	483,602	3,376	11,111	667,021
Oklahoma	(83,981)	(126,178)	(408,725)	0	(618,884)
Oregon	(5,426)	(20,330)	(21)	0	(25,776)
Pennsylvania	295,549	1,019,000	6,661	0	1,321,210
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	57,241	19,745	(505)	0	76,480
South Dakota	56,796	93,295	2,156	0	152,248
Tennessee	25,185	45,649	(7,821)	0	63,013
Texas	101,653	71,650	(2,249,575)	12,349	(2,063,923)
Utah	(26,786)	(3,915)	0	0	(30,701)
Vermont	0	0	0	0	0
Virginia	169,444	791,129	168	0	960,741
Washington	29,399	150,170	259	693	180,521
West Virginia	7,640	17,192	0	0	24,832
Wisconsin	4,366	4,446	847	0	9,659
Wyoming	9,796	17,733	0	0	27,529
Other	0	0	0	0	0
Total	3,122,404	11,262,883	(6,419,739)	4,783,472	12,749,019

Summary:	
GA Covered Obligations	250,904,755
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	1,556,795
Remaining Inforce estimate	0
Less:	
Estate/other distributions	121,248,273
Other adjustments	2,469
Ceding commissions/ policy enhancements	7,587,731
Other recoveries (litigation, estate distributions, etc.)	110,874,058
Adjusted GA Costs	12,749,019
Per State breakdown	12,749,019

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
98,826	0	81,514	0	3,000	0	0	0
135,583	55,200	33,801	47,371	0	0	0	0
575,300	0	394,119	0	0	0	0	0
203,542	0	0	0	337,005	0	0	0
1,363,000	675,000	3,337,000	1,250,000	450,000	0	0	0
10,025	0	245	0	39,730	0	0	0
109,000	0	80,000	0	0	0	0	0
64,500	0	85,500	0	0	0	0	0
1,900,000	0	3,800,000	0	0	0	0	0
3,053,818	0	0	0	0	0	0	0
55,000	0	85,000	0	0	0	0	0
1,100,000	1,046,000	4,700,000	3,988,000	30,000	31,000	30,000	84,000
16,867,025	5,000,000	60,219,197	0	17,051	0	0	0
990,079	0	1,835,190	0	9,720	0	0	0
200,000	0	2,300,000	0	0	0	0	0
264,400	175,256	130,200	87,747	25,200	0	0	0
650,000	0	375,000	0	0	0	0	0
1,350,000	0	0	0	0	0	0	0
150,000	0	0	0	0	0	0	0
4,690,700	2,950,000	4,559,300	708,000	0	0	0	0
3,413,000	1,670,481	5,537,000	2,625,507	26,500	0	0	0
25,000	0	50,000	0	161,306	0	0	0
0	0	300,000	0	0	0	0	0
60,000	0	0	0	0	0	0	0
492,432	0	0	11,100	50,000	0	0	0
51,500	0	87,200	0	0	0	0	0
50,000	0	50,000	0	0	0	0	0
350,000	175,000	250,000	125,000	0	0	0	0
96,400	0	147,500	0	0	0	66,890	0
4,860,000	0	8,640,000	0	0	0	0	0
666,000	432,900	721,000	468,000	414,000	269,100	0	0
166,015	0	738,136	0	0	0	0	0
2,700,000	0	8,300,000	0	0	0	0	0
519,500	0	80,500	0	0	0	0	0
342,154	0	692,351	528,151	57,868	0	0	0
375,000	0	600,000	0	0	0	0	0
2,050,596	1,352,869	53,829	35,583	2,245,379	1,481,438	0	0
23,475	0	0	0	0	0	0	0
2,600,000	1,072,744	8,600,000	7,248,345	25,500	0	0	0
250,000	298,366	700,000	396,051	0	0	0	0
332,438	235,821	4,165	4,869	79,887	100,588	0	0
180,000	0	80,000	0	0	0	0	0
53,434,308	15,139,637	117,647,747	17,523,724	3,972,146	1,882,126	96,890	84,000

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Estimated Net Costs as of September 30, 2008					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	33,717	0	3,511	0	37,228
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	0	0	0
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	30,593	0	0	0	30,593
Florida	55,214	59	0	0	55,273
Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	1,607	0	271	0	1,878
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	721,229	112,942	1,393	0	835,564
Maine	0	0	0	0	0
Maryland	75,586	24	289	0	75,899
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	7,538	1,754	1,539	0	10,831
Missouri	0	0	0	0	0
Montana	0	0	0	0	0
Nebraska	5,280	0	0	0	5,280
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	66,537	0	1,750	0	68,287
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	2,488	0	0	0	2,488
Oregon	0	0	0	0	0
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	197,427	0	0	0	197,427
South Dakota	0	0	0	0	0
Tennessee	8,395	6,410	0	0	14,805
Texas	17,747	0	0	0	17,747
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	1,223,357	121,189	8,753	0	1,353,300

Summary:	
GA Covered Obligations	3,559,238
Add:	
GA claims incurred directly	6,291
GA expenses incurred directly	303,836
NOLHGA expenses	399,992
Remaining Inforce estimate	0
Less:	
Estate/other distributions	809,429
Other adjustments	(5,910)
Ceding commissions/ policy enhancements	355,362
Other recoveries (litigation, estate distributions, etc.)	1,757,176
Adjusted GA Costs	1,353,300
Per State breakdown	1,353,300

Life	Assessments Called (Billed) or Refunded as of December 31, 2007							
	Life		Allocated Annuity		A&H		Unallocated Annuity	
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama								
Alaska								
Arizona								
Arkansas								
California								
Colorado								
Connecticut								
Delaware								
Dist. of Columbia								
Florida								
Georgia								
Hawaii								
Idaho								
Illinois								
Indiana								
Iowa								
Kansas								
Kentucky								
Louisiana								
Maine								
Maryland								
Massachusetts								
Michigan								
Minnesota								
Mississippi								
Missouri								
Montana								
Nebraska								
Nevada								
New Hampshire								
New Jersey								
New Mexico								
New York								
North Carolina								
North Dakota								
Ohio								
Oklahoma	31,000	0	0	0	19,000	0	0	0
Oregon								
Pennsylvania								
Puerto Rico								
Rhode Island								
South Carolina								
South Dakota								
Tennessee								
Texas	40,003	22,198	0	0	0	0	0	0
Utah								
Vermont								
Virginia								
Washington								
West Virginia								
Wisconsin								
Wyoming								
Other								
Total	1,144,992	41,125	35,389	0	606,622	1,257	0	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	12,104	0	12,104
Alaska	0	0	0	0
Arizona	0	743,716	0	743,716
Arkansas	0	187,089	0	187,089
California	592	3,742,149	3,234	3,745,976
Colorado	0	2,443,160	0	2,443,160
Connecticut	0	9,557	0	9,557
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	1,411	2,375,761	0	2,377,172
Georgia	440	216,644	2,820	219,904
Hawaii	0	9,934	0	9,934
Idaho	0	16,744	0	16,744
Illinois	0	19,679	0	19,679
Indiana	0	76,980	0	76,980
Iowa	0	10,547	0	10,547
Kansas	0	41,225	0	41,225
Kentucky	0	4,611	0	4,611
Louisiana	38	105,792	0	105,829
Maine	0	7,409	0	7,409
Maryland	0	37,940	0	37,940
Massachusetts	0	0	0	0
Michigan	0	27,917	0	27,917
Minnesota	0	55,687	0	55,687
Mississippi	0	103,850	0	103,850
Missouri	0	30,610	0	30,610
Montana	0	21,688	0	21,688
Nebraska	0	324,697	0	324,697
Nevada	0	271,686	0	271,686
New Hampshire	0	0	0	0
New Jersey	0	1,592	0	1,592
New Mexico	0	323,156	0	323,156
New York	0	0	0	0
North Carolina	0	556,891	0	556,891
North Dakota	0	22,515	0	22,515
Ohio	0	60,458	0	60,458
Oklahoma	0	180,454	0	180,454
Oregon	0	42,751	0	42,751
Pennsylvania	0	47,330	0	47,330
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	2,415	0	2,415
Tennessee	0	16,872	0	16,872
Texas	126	659,236	0	659,361
Utah	0	45,149	0	45,149
Vermont	0	10,535	0	10,535
Virginia	0	157,103	0	157,103
Washington	0	62,235	0	62,235
West Virginia	0	12,142	0	12,142
Wisconsin	0	10,875	0	10,875
Wyoming	0	28,867	0	28,867
Other	0	0	0	0
Total	2,607	13,137,752	6,054	13,146,413

Summary:	
GA Covered Obligations	110,355,316
Add:	
GA claims incurred directly	669,896
GA expenses incurred directly	784,288
NOLHGA expenses	603,230
Remaining Inforce estimate	0
Less:	
Estate/other distributions	81,145,732
Other adjustments	(1,295,162)
Ceding commissions/ policy enhancements	3,477,487
Other recoveries (litigation, estate distributions, etc.)	15,938,261
Adjusted GA Costs	13,146,413
Per State breakdown	13,146,413

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	644,884	0	0	0	0	0
123,926	0	0	0	0	0	0	0
97,750	100,000	9,531,750	4,520,000	627,500	750,000	0	0
0	0	4,750,000	0	0	0	0	0
0	0	5,300,000	142,450	0	0	0	0
664	0	380,963	1,461	0	0	0	0
0	0	23,025	0	33	0	0	0
0	0	20,000	0	0	0	0	0
0	0	75,000	0	0	0	0	0
0	0	301,950	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	79,000	0	0	0	0	0
0	0	125,000	0	0	0	0	0
288,530	0	0	0	0	0	0	0
0	0	831,523	0	0	0	0	0
0	0	604,300	0	0	0	0	0
0	0	275,000	0	0	0	0	0
0	0	86,000	0	0	0	0	0
0	0	150,000	0	0	0	0	0
0	0	550,000	225,000	0	0	0	0
62,251	35,419	389,989	221,891	1,148,044	653,198	0	0
0	0	95,000	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	130,000	0	10,000	0	0	0
0	0	60,784	0	0	0	0	0
0	0	0	163,676	0	90,832	0	0
0	0	90,000	0	0	0	0	0
576,171	135,419	24,494,168	5,274,478	1,785,577	1,494,030	0	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	419,337	0	0	419,337
Alaska	40,755	0	0	40,755
Arizona	1,412,568	0	0	1,412,568
Arkansas	302,633	0	0	302,633
California	7,411,109	0	0	7,411,109
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	154,971	0	0	154,971
Dist. of Columbia	0	0	0	0
Florida	5,509,532	0	0	5,509,532
Georgia	682,925	0	0	682,925
Hawaii	192,587	0	0	192,587
Idaho	266,729	0	0	266,729
Illinois	10,449,717	0	0	10,449,717
Indiana	2,298,861	0	0	2,298,861
Iowa	1,902,688	0	0	1,902,688
Kansas	439,474	0	0	439,474
Kentucky	342,842	0	0	342,842
Louisiana	0	0	0	0
Maine	300,683	0	0	300,683
Maryland	1,221,665	0	0	1,221,665
Massachusetts	1,901,869	0	0	1,901,869
Michigan	1,569,652	0	0	1,569,652
Minnesota	712,321	0	0	712,321
Mississippi	159,665	0	0	159,665
Missouri	897,914	0	0	897,914
Montana	229,544	0	0	229,544
Nebraska	646,968	0	0	646,968
Nevada	184,142	0	0	184,142
New Hampshire	161,812	0	0	161,812
New Jersey	10,895,880	0	0	10,895,880
New Mexico	255,340	0	0	255,340
New York	0	0	0	0
North Carolina	709,101	0	0	709,101
North Dakota	583,657	0	0	583,657
Ohio	2,521,644	0	0	2,521,644
Oklahoma	883,811	0	0	883,811
Oregon	577,161	0	0	577,161
Pennsylvania	4,993,510	0	0	4,993,510
Puerto Rico	48,675	0	0	48,675
Rhode Island	0	0	0	0
South Carolina	1,119,131	0	0	1,119,131
South Dakota	376,214	0	0	376,214
Tennessee	1,348,061	0	0	1,348,061
Texas	1,684,490	0	0	1,684,490
Utah	317,987	0	0	317,987
Vermont	0	0	0	0
Virginia	1,309,810	0	0	1,309,810
Washington	1,645,571	0	0	1,645,571
West Virginia	258,384	0	0	258,384
Wisconsin	12,256,204	0	0	12,256,204
Wyoming	252,936	0	0	252,936
Other	0	0	0	0
Total	81,850,531	0	0	81,850,531

Summary:	
GA Covered Obligations	98,448,913
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	1,829,586
Remaining Inforce estimate	0
Less:	
Estate/other distributions	7,067,440
Other adjustments	(145,086)
Ceding commissions/ policy enhancements	10,862,914
Other recoveries (litigation, estate distributions, etc.)	642,701
Adjusted GA Costs	81,850,531
Per State breakdown	81,850,531

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
450,000	0	0	0	0	0	0	0
62,205	0	0	0	0	0	0	0
1,022,583	0	0	0	0	0	0	0
361,600	0	0	0	0	0	0	0
8,346,598	525,000	0	0	0	0	0	0
3,932	0	0	0	0	0	0	0
Add:							
GA claims incurred directly	0	0	0	0	0	0	0
GA expenses incurred directly	0	0	0	0	0	0	0
NOLHGA expenses	1,829,586	0	0	0	0	0	0
Remaining Inforce estimate	0	0	0	0	0	0	0
244,756	0	0	0	0	0	0	0
300,000	0	0	0	0	0	0	0
Less:							
Estate/other distributions	7,067,440	11,650,000	858,300	0	0	0	0
Other adjustments	(145,086)	2,008,337	0	0	0	0	0
Ceding commissions/ policy enhancements	10,862,914	2,015,000	0	0	0	0	0
Other recoveries (litigation, estate distributions, etc.)	642,701	442,000	0	0	0	0	0
429,971	104,347	0	0	0	0	0	0
310,000	0	0	0	0	0	0	0
Adjusted GA Costs	81,850,531	1,500,000	0	0	0	0	0
Per State breakdown	81,850,531	2,500,000	0	0	0	0	0
1,700,000	0	0	0	0	0	0	0
777,000	0	0	0	0	0	0	0
119,338	0	0	0	0	0	0	0
1,217,018	0	0	0	0	0	0	0
320,000	0	0	0	0	0	0	0
540,000	0	0	0	0	0	0	0
179,400	0	0	0	0	0	0	0
200,542	206,121	0	0	0	0	0	0
10,750,000	500,000	0	0	0	0	0	0
250,000	0	0	0	0	0	0	0
750,000	0	0	0	0	0	0	0
627,400	0	0	0	0	0	0	0
2,450,000	0	0	0	0	0	0	0
1,000,000	0	0	0	0	0	0	0
508,534	0	0	0	0	0	0	0
5,400,000	0	0	0	0	0	0	0
66,443	0	0	0	0	0	0	0
1,168,847	0	0	0	0	0	0	0
458,794	0	0	0	0	0	0	0
1,500,000	0	0	0	0	0	0	0
1,814,462	113,806	0	0	449	23	0	0
430,000	0	0	0	0	0	0	0
230,000	0	0	0	0	0	0	0
1,407,146	0	20,683	18,000	0	0	0	0
1,750,000	133,907	0	0	0	0	0	0
350,000	99,335	0	0	0	0	0	0
14,500,000	0	0	0	0	0	0	0
235,000	0	0	0	0	0	0	0
88,482,480	2,540,816	20,683	18,000	449	23	0	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	1,963	49,746	0	51,708
Alaska	0	0	0	0
Arizona	10,014	1,063,777	0	1,073,791
Arkansas	0	31,164	0	31,164
California	12,933	173,925	0	186,858
Colorado	56,312	570,618	0	626,930
Connecticut	0	11,169	0	11,169
Delaware	0	4,561	0	4,561
Dist. of Columbia	0	0	0	0
Florida	37,809	1,232,903	0	1,270,713
Georgia	45,447	589,095	0	634,543
Hawaii	0	0	0	0
Idaho	12,117	432,997	0	445,115
Illinois	30,262	433,137	0	463,399
Indiana	51,640	582,492	0	634,132
Iowa	0	(0)	0	(0)
Kansas	10,966	216,963	0	227,929
Kentucky	1,265	55,004	0	56,269
Louisiana	0	77,039	0	77,039
Maine	8,815	180,877	0	189,692
Maryland	3,361	35,755	0	39,116
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	56,267	0	56,267
Missouri	18,305	774,343	0	792,648
Montana	287	107,417	0	107,703
Nebraska	14,960	455,954	0	470,914
Nevada	6,520	79,511	0	86,031
New Hampshire	0	72,492	0	72,492
New Jersey	0	(0)	0	(0)
New Mexico	568	194,950	0	195,518
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	93,804	789,391	0	883,195
Oklahoma	0	284,788	0	284,788
Oregon	0	29,387	0	29,387
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	2,320	0	2,320
South Carolina	0	195,714	0	195,714
South Dakota	0	0	0	0
Tennessee	1,691	79,459	0	81,150
Texas	56,478	1,215,164	0	1,271,642
Utah	7,942	51,972	0	59,914
Vermont	0	0	0	0
Virginia	42,725	390,690	0	433,415
Washington	0	(0)	0	(0)
West Virginia	0	133,397	0	133,397
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	526,184	10,654,437	0	11,180,621

Summary:	
GA Covered Obligations	190,939,551
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	1,711,214
Remaining Inforce estimate	0
Less:	
Estate/other distributions	176,081,409
Other adjustments	250,452
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	5,138,283
Adjusted GA Costs	11,180,621
Per State breakdown	11,180,621

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
3,000	0	13,939	0	53,000	0	0	0
3,960	0	656,757	0	0	0	0	0
53,995	0	0	0	0	0	0	0
22,902	0	298,758	130,000	0	0	0	0
0	0	125,000	60,000	0	0	0	0
0	0	10,500	0	0	0	0	0
140,100	0	1,600,000	0	0	0	0	0
64,460	0	935,540	45,913	0	0	0	0
22,330	0	677,670	0	0	0	0	0
75,000	0	750,000	200,000	0	0	0	0
0	0	250,000	0	0	0	0	0
0	0	125,172	60,390	0	0	0	0
5,650	0	107,350	0	0	0	0	0
12,350	0	292,650	0	0	0	0	0
4,000	0	66,000	0	0	0	0	0
0	0	54,422	0	0	0	0	0
0	0	1,852,021	0	0	0	0	0
0	0	160,000	0	0	0	0	0
23,000	0	747,728	0	0	0	0	0
6,900	0	91,000	0	0	0	0	0
0	0	100,000	0	0	0	0	0
130,000	0	1,070,000	0	0	0	0	0
0	0	600,000	200,000	0	0	0	0
0	0	200,000	0	0	0	0	0
10,000	0	115,000	0	0	0	0	0
185,265	42,451	1,924,605	441,025	13	1	0	0
29,068	0	50,931	0	0	0	0	0
67,230	0	465,271	120,000	0	0	0	0
0	0	220,000	49,006	0	0	0	0
859,210	42,451	13,560,314	1,306,335	53,013	1	0	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	105,382	77,718	4,062	187,162
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	6,080	15,766	974	22,820
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	12,881	967	466	14,313
Nebraska	689	3,268	22	3,979
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	47,930	24,758	3,292	75,981
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	295	574	9	879
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	6,461	5,018	1,358	12,836
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	5,727	0	239	5,966
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	10,115	0	1,225	11,340
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	454,054	632,276	52,511	1,138,841
Other	0	0	0	0
Total	649,614	760,345	64,158	1,474,118

Summary:	
GA Covered Obligations	19,837,533
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	291,211
Remaining Inforce estimate	0
Less:	
Estate/other distributions	13,303,076
Other adjustments	0
Ceding commissions/ policy enhancements	2,754,999
Other recoveries (litigation, estate distributions, etc.)	2,596,551
Adjusted GA Costs	1,474,118
Per State breakdown	1,474,118

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
	265,000	0	230,000	0	5,000	0	0
	18,218	0	36,782	0	0	0	0
	30,000	0	0	0	0	0	0
	28,935	0	77,694	0	0	0	0
	1,000	0	1,000	0	0	0	0
	24,000	0	7,228	0	0	0	0
	18,000	0	0	0	0	0	0
	1,600,148	0	2,718,848	0	30,000	0	0
	1,985,301	0	3,071,552	0	35,000	0	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	40,867	18,150	0	59,017
Alaska	0	0	0	0
Arizona	554,109	939,106	0	1,493,215
Arkansas	54,219	100,611	0	154,830
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	13,794	4,844	0	18,639
Dist. of Columbia	0	0	0	0
Florida	837,390	654,045	0	1,491,435
Georgia	89,291	67,537	0	156,828
Hawaii	1,098,052	266,488	0	1,364,540
Idaho	316,324	616,992	0	933,316
Illinois	583,758	742,960	0	1,326,717
Indiana	121,464	196,536	0	317,999
Iowa	78,009	160,885	0	238,894
Kansas	0	0	0	0
Kentucky	112,277	64,110	0	176,387
Louisiana	0	0	0	0
Maine	143,558	242,242	0	385,800
Maryland	0	0	0	0
Massachusetts	140,906	149,611	0	290,517
Michigan	0	0	0	0
Minnesota	1,169,271	3,217,980	0	4,387,251
Mississippi	9,117	9,502	0	18,619
Missouri	41,049	44,272	0	85,322
Montana	128,382	170,614	0	298,996
Nebraska	181,234	290,751	0	471,985
Nevada	159,287	241,456	0	400,743
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	153,031	230,183	0	383,214
New York	0	0	0	0
North Carolina	355,455	249,085	0	604,540
North Dakota	137,229	86,588	0	223,818
Ohio	1,071,821	568,212	0	1,640,033
Oklahoma	817,747	830,260	0	1,648,008
Oregon	917,940	973,989	0	1,891,929
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	7,212	17,702	0	24,915
South Carolina	77,215	25,528	0	102,743
South Dakota	199,648	42,737	0	242,385
Tennessee	47,040	77,349	0	124,389
Texas	404,089	240,487	0	644,576
Utah	115,384	124,063	0	239,447
Vermont	22,358	12,682	0	35,040
Virginia	125,390	72,436	0	197,826
Washington	1,904,717	4,337,179	0	6,241,896
West Virginia	5,071	1,233	0	6,305
Wisconsin	0	0	0	0
Wyoming	58,367	52,788	0	111,156
Other	0	0	0	0
Total	12,292,076	16,141,196	0	28,433,272

Summary:	
GA Covered Obligations	286,944,298
Add:	
GA claims incurred directly	37,922
GA expenses incurred directly	0
NOLHGA expenses	4,243,778
Remaining Inforce estimate	0
Less:	
Estate/other distributions	202,443,924
Other adjustments	32,137,465
Ceding commissions/ policy enhancements	27,830,305
Other recoveries (litigation, estate distributions, etc.)	381,031
Adjusted GA Costs	28,433,272
Per State breakdown	28,433,272

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama	52,000	0	6,439	0	0	0	0
Alaska	110	0	0	0	0	0	0
Arizona	689,003	0	391,573	0	0	0	0
Arkansas	190,247	0	0	0	0	0	0
California							
Colorado							
Connecticut							
Delaware							
Dist. of Columbia							
Florida	18,000	0	27,000	0	0	0	0
Georgia	1,050,000	0	610,000	0	0	0	0
Hawaii	700,000	0	300,000	7,627	0	0	0
Idaho	1,498,749	0	326,850	0	1,129	0	0
Illinois	801,000	765,495	987,000	0	12,000	0	0
Indiana	940,000	302,000	810,000	194,000	0	0	0
Iowa	200,000	0	0	0	0	0	0
Kansas							
Kentucky	119,576	0	56,024	0	0	0	0
Louisiana	134,289	0	290,711	0	0	0	0
Maine							
Maryland							
Massachusetts	104,000	0	121,000	0	0	0	0
Michigan							
Minnesota	1,650,000	0	2,950,000	0	0	0	0
Mississippi							
Missouri							
Montana	181,500	0	223,500	0	0	0	0
Nebraska	160,000	0	334,162	0	0	0	0
Nevada	544,500	0	242,200	0	0	0	0
New Hampshire							
New Jersey							
New Mexico	475,000	0	300,000	0	0	0	0
New York							
North Carolina	360,000	0	240,000	0	0	0	0
North Dakota	259,900	0	21,700	0	0	0	0
Ohio	2,600,000	0	600,000	0	0	0	0
Oklahoma	959,500	35,700	0	34,300	0	0	0
Oregon	1,117,921	0	1,237,317	0	0	0	0
Pennsylvania							
Puerto Rico							
Rhode Island							
South Carolina	275,000	0	87,000	0	0	0	0
South Dakota	214,000	0	0	0	0	0	0
Tennessee	53,000	0	47,000	0	0	0	0
Texas	820,656	145,354	50,605	8,958	17,530	3,117	0
Utah	502,653	238,038	127,347	59,510	0	0	0
Vermont	23,664	0	26,356	0	0	0	0
Virginia	161,684	0	80,556	0	0	0	0
Washington	2,100,000	132,392	4,231,613	0	0	0	0
West Virginia	85,455	105,938	14,545	18,617	0	0	0
Wisconsin							
Wyoming	84,175	0	60,825	0	0	0	0
Other							
Total	19,125,582	1,724,917	14,801,323	323,012	30,659	3,117	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	671,871	0	671,871
Alaska	0	(2,393)	0	(2,393)
Arizona	0	323,524	0	323,524
Arkansas	0	16,987	0	16,987
California	0	457,553	0	457,553
Colorado	0	170,643	0	170,643
Connecticut	0	15,446	0	15,446
Delaware	0	2,320	0	2,320
Dist. of Columbia	0	4,727	0	4,727
Florida	0	2,398,905	0	2,398,905
Georgia	0	1,018,951	0	1,018,951
Hawaii	0	1,213	0	1,213
Idaho	0	12,053	0	12,053
Illinois	0	102,463	0	102,463
Indiana	0	153,915	0	153,915
Iowa	0	3,945	0	3,945
Kansas	0	241,440	0	241,440
Kentucky	0	216,690	0	216,690
Louisiana	0	111,432	0	111,432
Maine	0	(914)	0	(914)
Maryland	0	95,544	0	95,544
Massachusetts	0	63,223	0	63,223
Michigan	0	443,429	0	443,429
Minnesota	0	10,531	0	10,531
Mississippi	0	89,622	0	89,622
Missouri	0	76,859	0	76,859
Montana	0	6,689	0	6,689
Nebraska	0	3,648	0	3,648
Nevada	0	(12,911)	0	(12,911)
New Hampshire	0	41,631	0	41,631
New Jersey	0	9,819	0	9,819
New Mexico	0	43,304	0	43,304
New York	0	0	0	0
North Carolina	0	498,743	0	498,743
North Dakota	0	136	0	136
Ohio	0	83,226	0	83,226
Oklahoma	0	308,815	0	308,815
Oregon	0	46,690	0	46,690
Pennsylvania	0	235,284	0	235,284
Puerto Rico	0	0	0	0
Rhode Island	0	158,506	0	158,506
South Carolina	0	798,219	0	798,219
South Dakota	0	10,270	0	10,270
Tennessee	0	127,145	0	127,145
Texas	0	1,195,834	0	1,195,834
Utah	0	11,287	0	11,287
Vermont	0	31,786	0	31,786
Virginia	0	78,602	0	78,602
Washington	0	103,015	0	103,015
West Virginia	0	11,486	0	11,486
Wisconsin	0	64,949	0	64,949
Wyoming	0	236	0	236
Other	0	0	0	0
Total	0	10,556,385	0	10,556,385

Summary:	
GA Covered Obligations	1,686,823
Add:	
GA claims incurred directly	28,454,285
GA expenses incurred directly	4,563,687
NOLHGA expenses	2,724,797
Remaining inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	26,873,207
Adjusted GA Costs	10,556,385
Per State breakdown	10,556,385

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	20,000	0	0	0
0	0	0	0	34,664	0	0	0
151,260	0	0	0	750,000	0	0	0
				0	0	0	0
0	0	0	0	150,000	0	0	0
0	0	0	0	180,000	0	0	0
0	0	0	0	1,200,000	0	0	0
0	0	0	0	200,000	0	0	0
0	0	0	0	410,000	0	0	0
0	0	0	0	250,000	0	0	0
0	0	0	0	2,000,085	0	0	0
151,260	0	0	0	5,194,749	0	0	0

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Estimated Net Costs as of September 30, 2008

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0	0
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	15	0	3	0	18
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	26	0	2	0	28
Dist. of Columbia	0	0	0	0	0
Florida	0	0	0	0	0
Georgia	197	0	23	0	220
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	49	0	0	0	49
Indiana	100	0	9	0	109
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	1,134	0	1,084	0	2,218
Louisiana	408	0	504	0	912
Maine	0	0	0	0	0
Maryland	309	0	16	0	325
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	16	0	16	0	32
Missouri	105	0	368	0	473
Montana	0	0	0	0	0
Nebraska	3	0	0	0	3
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	8,658	0	5,068	0	13,726
North Dakota	1	0	0	0	1
Ohio	352	0	18	0	370
Oklahoma	0	0	0	0	0
Oregon	0	0	0	0	0
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	177	0	25	0	202
South Dakota	0	0	0	0	0
Tennessee	5,025	0	2,010	0	7,035
Texas	0	0	0	0	0
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	83,721	0	17,015	0	100,736
Washington	0	0	0	0	0
West Virginia	948	0	160	0	1,108
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	101,244	0	26,321	0	127,565

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	127,565
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	127,565
Per State breakdown	127,565

Assessments Called (Billed) or Refunded as of December 31, 2007

Life	Allocated Annuity		A&H		Unallocated Annuity			
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded		
	97,500	0	0	0	15,000	0	0	0
Total	97,500	0	0	0	15,000	0	0	0

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Estimated Net Costs as of September 30, 2008					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	164,302	0	164,302
Alaska	0	0	0	0	0
Arizona	0	0	143,777	0	143,777
Arkansas	0	0	93,971	0	93,971
California	0	0	0	0	0
Colorado	0	0	(125,193)	0	(125,193)
Connecticut	0	0	0	0	0
Delaware	0	0	12,426	0	12,426
Dist. of Columbia	0	0	0	0	0
Florida	0	0	602,661	0	602,661
Georgia	0	0	1,702,674	0	1,702,674
Hawaii	0	0	0	0	0
Idaho	0	0	45,803	0	45,803
Illinois	0	0	0	0	0
Indiana	0	0	0	0	0
Iowa	0	0	0	0	0
Kansas	0	0	(88)	0	(88)
Kentucky	0	0	0	0	0
Louisiana	0	0	301,370	0	301,370
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	0	0	280,805	0	280,805
Missouri	0	0	0	0	0
Montana	0	0	14,403	0	14,403
Nebraska	0	0	43,949	0	43,949
Nevada	0	0	2,867	0	2,867
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	(86,733)	0	(86,733)
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	0	0	29,137	0	29,137
Oklahoma	0	0	266,935	0	266,935
Oregon	0	0	53,999	0	53,999
Pennsylvania	0	0	(609)	0	(609)
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	1,320,756	0	1,320,756
South Dakota	0	0	(8,384)	0	(8,384)
Tennessee	0	0	207,729	0	207,729
Texas	2,000	0	812,668	0	814,668
Utah	0	0	(38)	0	(38)
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	2,000	0	5,879,187	0	5,881,187

Summary:	
GA Covered Obligations	2,552,388
Add:	
GA claims incurred directly	91,271
GA expenses incurred directly	3,003,885
NOLHGA expenses	1,823,943
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	28,022
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	1,562,278
Adjusted GA Costs	5,881,187
Per State breakdown	5,881,187

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
	0	0	0	0	0	0	0
	0	0	0	0	369,296	0	0
	0	0	0	0	1,448,000	0	0
	226,286	0	0	0	378,714	0	0
	0	0	0	0	200,000	0	0
	226,286	0	0	0	2,396,010	0	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	(4,675)	0
Alaska	0	0	0	0
Arizona	0	0	3,984	0
Arkansas	0	0	525,577	0
California	0	0	160	0
Colorado	0	0	567	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	351	0
Florida	0	0	849	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	11	0
Illinois	0	0	3,268	0
Indiana	0	0	489	0
Iowa	0	0	18	0
Kansas	0	0	850	0
Kentucky	0	0	0	0
Louisiana	0	0	1,701,772	0
Maine	0	0	0	0
Maryland	0	0	131	0
Massachusetts	0	0	0	0
Michigan	0	0	735	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	1,182	0
Montana	0	0	0	0
Nebraska	0	0	290	0
Nevada	0	0	73	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	831	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	11	0
Ohio	0	0	80	0
Oklahoma	0	0	723,233	0
Oregon	0	0	238	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	1,107	0
South Dakota	0	0	0	0
Tennessee	0	0	28	0
Texas	0	0	1,088,410	0
Utah	0	0	58	0
Vermont	0	0	0	0
Virginia	0	0	(95)	0
Washington	0	0	462	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	24	0
Other	0	0	0	0
Total	0	0	4,050,017	0

Summary:	
GA Covered Obligations	6,682,786
Add:	
GA claims incurred directly	602,228
GA expenses incurred directly	1,111,917
NOLHGA expenses	1,308,003
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	5,654,917
Adjusted GA Costs	4,050,017
Per State breakdown	4,050,017

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	1,437,371	0	0	0
4,426	0	0	0	4,500	0	0	0
5,000	0	0	0	25,000	0	0	0
170,592	0	0	0	5,773,407	0	0	0
147,600	21,200	0	0	1,472,400	818,800	0	0
315,058	190,587	0	0	2,835,522	1,715,283	0	0
3,200	0	0	0	0	0	0	0
645,876	211,787	0	0	11,548,200	2,534,083	0	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	14,593	1,734	0	16,327
Alaska	1,690	8,764	0	10,454
Arizona	199,651	(135,407)	0	64,244
Arkansas	40,871	(17,789)	0	23,082
California	239,359	9,209	0	248,568
Colorado	242,403	20,724	0	263,127
Connecticut	0	0	0	0
Delaware	(16,095)	(7,849)	59,993	36,048
Dist. of Columbia	5,536	3,108	0	8,644
Florida	173,415	91,206	0	264,621
Georgia	62,245	31,004	0	93,249
Hawaii	2,386	8,637	0	11,023
Idaho	45,128	17,143	0	62,271
Illinois	185,548	126,674	0	312,222
Indiana	223,816	(95,277)	0	128,538
Iowa	22,565	32,447	0	55,012
Kansas	9,436	9,436	0	13,293
Kentucky	53,486	13,343	0	66,829
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	68,540	13,539	0	82,079
Massachusetts	4,987	2,125	0	7,113
Michigan	1,488	47	0	1,534
Minnesota	207,269	278,203	0	485,472
Mississippi	41,192	4,385	0	45,578
Missouri	166,361	(40,832)	0	125,528
Montana	27,048	7,800	0	34,847
Nebraska	22,091	14,127	0	36,218
Nevada	65,793	(6,056)	0	59,737
New Hampshire	3,303	113	0	3,415
New Jersey	0	0	0	0
New Mexico	31,690	35,481	0	67,170
New York	0	0	0	0
North Carolina	68,948	9,016	(444)	77,520
North Dakota	13,324	8,519	0	21,843
Ohio	0	0	0	0
Oklahoma	52,526	125,475	0	178,001
Oregon	50,209	15,751	0	65,960
Pennsylvania	276,146	(77,398)	0	198,749
Puerto Rico	0	0	0	0
Rhode Island	566	8	0	575
South Carolina	468,105	121,531	0	589,636
South Dakota	9,280	4,534	0	13,814
Tennessee	971	94,026	0	94,997
Texas	143,657	222,944	0	366,600
Utah	55,907	51,244	0	107,151
Vermont	0	0	0	0
Virginia	47,393	20,389	8,022	75,804
Washington	264,194	(143,869)	0	120,325
West Virginia	114,818	(94,813)	5,460	25,465
Wisconsin	7,039	5,817	0	12,856
Wyoming	3,828	3,530	0	7,358
Other	0	0	0	0
Total	3,722,702	787,165	73,031	4,582,899

Summary:	
GA Covered Obligations	128,656,620
Add:	
GA claims incurred directly	3,042,199
GA expenses incurred directly	2,455,021
NOLHGA expenses	1,320,345
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(978,103)
Ceding commissions/ policy enhancements	16,832,492
Other recoveries (litigation, estate distributions, etc.)	115,036,898
Adjusted GA Costs	4,582,899
Per State breakdown	4,582,899

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
1,082,000	0	117,801	0	0	0	0	0
11,000	5,200	36,000	20,800	0	8,000	0	0
847,395	0	484,870	0	0	0	0	0
1,011,744	0	0	0	0	0	0	0
6,365,000	5,750,000	3,135,000	3,140,000	0	0	0	0
5,700,000	0	0	0	0	0	0	0
Add:							
GA claims incurred directly	361,000	0	114,000	0	25,000	0	0
GA expenses incurred directly	200,000	194,500	150,000	141,500	0	0	0
NOLHGA expenses	5,150,000	0	5,000,000	0	0	0	0
Remaining Inforce estimate	3,383,146	0	1,116,854	54,812	0	0	0
8,116	0	27,842	0	118	0	0	0
Less:							
1,452,565	575,959	47,435	0	0	0	0	0
Estate/other distributions	8,250,000	7,819,609	3,500,000	3,911,245	0	0	0
Other adjustments	1,994,431	0	0	0	0	0	0
Ceding commissions/ policy enhancements	1,100,000	0	1,200,000	0	0	0	0
175,000	0	0	0	0	0	0	0
Other recoveries (litigation, estate distributions, etc.)	5,527,178	1,507,251	882,755	445,606	0	0	0
115,036,898							
Adjusted GA Costs	4,582,899	1,420,000	0	280,000	0	0	0
Per State breakdown	4,582,899						
3,800,000	0	5,100,000	0	0	0	0	0
1,431,852	0	268,148	0	0	0	0	0
1,794,890	0	2,035,480	0	0	0	0	0
616,000	0	184,000	0	0	0	0	0
891,000	395,035	315,115	274,965	0	0	0	0
1,331,000	337,000	229,000	55,000	0	0	0	0
150,000	0	0	0	0	0	0	0
442,600	0	282,400	0	0	0	0	0
560,000	501,200	1,440,000	1,288,800	0	0	0	0
2,446,348	0	726,253	0	0	0	0	0
1,960,000	0	840,000	0	0	0	0	0
299,991	0	156,000	0	0	0	0	0
2,050,000	0	750,000	0	0	0	0	0
2,765,448	2,298,097	419,087	348,261	0	0	0	0
421,547	0	283,452	0	0	0	0	0
2,131,843	1,211,000	979,596	538,000	4,700	0	0	0
3,200,000	0	1,100,000	0	0	0	0	0
515,621	503,796	221,407	251,424	50,000	103,672	0	0
200,000	0	250,000	0	0	0	0	0
0	0	0	0	0	0	0	0
71,046,715	21,098,647	31,672,495	10,470,413	79,818	111,672	0	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	2,145	0	193	2,338
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	1,497	0	304	1,801
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	11,758	0	6,771	18,529
Indiana	1,506	0	372	1,878
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	1,740	0	800	2,540
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	1,509	0	134	1,643
Massachusetts	0	0	0	0
Michigan	2,349	0	351	2,701
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	566	0	184	751
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	8,789	0	1,937	10,726
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	1,470	0	447	1,918
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	33,329	0	11,495	44,824

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	44,824
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	44,824
Per State breakdown	44,824

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
80,000	54,000	0	0	20,000	24,000	0	0
80,000	54,000	0	0	20,000	24,000	0	0

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For member company and association use only. The data utilizes estimates and excludes many costs incurred directly by the State Guaranty Associations. It MAY NOT be utilized in protesting actual assessments made by State Guaranty Associations.

Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	557,191	557,191
Alaska	0	0	0	0
Arizona	0	0	193,164	193,164
Arkansas	0	0	87,320	87,320
California	0	0	164,443	164,443
Colorado	0	0	55,203	55,203
Connecticut	0	0	0	0
Delaware	0	0	264	264
Dist. of Columbia	0	0	0	0
Florida	0	0	13,820	13,820
Georgia	0	0	2,711,387	2,711,387
Hawaii	0	0	0	0
Idaho	0	0	21,960	21,960
Illinois	0	0	122,013	122,013
Indiana	0	0	27,047	27,047
Iowa	0	0	25,481	25,481
Kansas	0	0	14,496	14,496
Kentucky	0	0	463,038	463,038
Louisiana	0	0	70,448	70,448
Maine	0	0	0	0
Maryland	0	0	6,769	6,769
Massachusetts	0	0	0	0
Michigan	0	0	111,797	111,797
Minnesota	0	0	0	0
Mississippi	0	0	189,833	189,833
Missouri	0	0	143,266	143,266
Montana	0	0	15,589	15,589
Nebraska	0	0	47,648	47,648
Nevada	0	0	371,517	371,517
New Hampshire	0	0	0	0
New Jersey	0	0	4,027	4,027
New Mexico	0	0	121,733	121,733
New York	0	0	1,484	1,484
North Carolina	0	0	30	30
North Dakota	0	0	5,374	5,374
Ohio	0	0	99,535	99,535
Oklahoma	0	0	93,787	93,787
Oregon	0	0	67,597	67,597
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	7,267	7,267
South Dakota	0	0	51,116	51,116
Tennessee	0	0	67,009	67,009
Texas	0	0	1,832,245	1,832,245
Utah	0	0	32,888	32,888
Vermont	0	0	0	0
Virginia	0	0	27,892	27,892
Washington	0	0	167,735	167,735
West Virginia	0	0	110,539	110,539
Wisconsin	0	0	2,097	2,097
Wyoming	0	0	945	945
Other	0	0	0	0
Total	0	0	8,106,994	8,106,994

Summary:	
GA Covered Obligations	8,039,281
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	67,713
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	8,106,994
Per State breakdown	8,106,994

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	555,000	0	0	0
0	0	0	0	90,283	0	0	0
0	0	0	0	10,000	0	0	0
13,000	12,848	0	0	12,000	0	0	0
0	0	0	0	145,000	20,700	0	0
0	0	0	0	240,011	0	0	0
0	0	0	0	43,800	0	0	0
15,900	10,160	514,100	0	0	240,218	0	0
75,235	14,145	0	0	154,765	28,210	0	0
11,160	0	0	0	19,840	0	0	0
0	0	0	0	55,000	0	0	0
0	0	0	0	419,800	0	0	0
0	0	0	0	4,452	0	0	0
0	0	0	0	65,000	0	0	0
150	0	0	0	82,731	0	0	0
0	0	0	0	48,000	0	0	0
17,071	11,024	0	0	1,292,203	836,954	0	0
2,000	0	0	0	320,000	0	0	0
0	0	0	0	30,000	42,431	0	0
0	0	0	0	200,000	85,160	0	0
2,159	0	0	0	206,730	155,286	0	0
170	0	0	0	4,830	0	0	0
136,845	48,177	514,100	0	7,083,431	1,408,959	0	0

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	43,714	127,088	0	170,802
Alaska	0	0	0	0
Arizona	116,447	403,775	0	520,222
Arkansas	100,076	289,525	0	389,601
California	0	0	0	0
Colorado	92,066	492,209	0	584,275
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	12,981	243,466	0	256,447
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	236,545	1,157,829	0	1,394,374
Kentucky	0	0	0	0
Louisiana	175,965	668,572	0	844,537
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	82,657	375,026	0	457,683
Missouri	140,056	1,108,521	0	1,248,577
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	875	1,015	0	1,890
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	231	42,701	0	42,932
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	1,602,536	2,174,253	3,925	3,780,714
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	738,345	2,963,862	226	3,702,432
Utah	1,698	18,734	0	20,432
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	3,344,192	10,066,575	4,151	13,414,918

Summary:	
GA Covered Obligations	19,032,684
Add:	
GA claims incurred directly	4,754,902
GA expenses incurred directly	1,148,776
NOLHGA expenses	606,860
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(20,423)
Ceding commissions/ policy enhancements	1,898,919
Other recoveries (litigation, estate distributions, etc.)	10,249,808
Adjusted GA Costs	13,414,918
Per State breakdown	13,414,918

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
266,000	0	171,943	0	0	0	0	0
0	0	418,014	0	81,022	0	0	0
659,371	0	0	0	0	0	0	0
216,260	0	906,211	80,000	0	0	0	0
58,740	0	371,260	0	0	0	0	0
0	0	0	0	0	0	0	0
(20,423)	0	0	0	0	0	0	0
500,000	0	1,500,000	0	0	0	0	0
369,626	0	1,034,674	0	0	0	0	0
299,790	0	600,210	0	0	0	0	0
0	0	1,723,861	0	0	0	0	0
15,200	0	14,200	0	0	0	0	0
35,000	0	30,000	0	0	0	0	0
3,455,258	1,633,000	2,943,368	1,391,000	0	0	0	0
6,280,667	2,588,741	53,716	22,192	0	0	0	0
8,382	0	46,618	0	0	0	0	0
12,164,294	4,221,741	9,814,075	1,493,192	81,022	0	0	0

Assessment information is compiled annually from state guaranty associations. This information is NOT audited or verified by NOLHGA. NOLHGA cannot comment as to the completeness nor accuracy of the information shown herein. Any such inquiries should be directed to each individual state guaranty association.

Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	983	0	0	983
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	38	0	0	38
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	368	0	0	368
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	3,178	0	29,058	32,236
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	961	0	0	961
Oklahoma	6,584	0	0	6,584
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	1,678	211	0	1,888
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	13,790	211	0	43,058

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	43,058
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	43,058
Per State breakdown	43,058

Life	Assessments Called (Billed) or Refunded as of December 31, 2007						Unallocated Annuity	
	Allocated Annuity		A&H		Unallocated Annuity		Assessments Called (i.e. Billed)	Assessments Refunded
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
Alabama								
Alaska								
Arizona								
Arkansas								
California								
Colorado								
Connecticut								
Delaware								
Dist. of Columbia								
Florida								
Georgia								
Hawaii								
Idaho								
Illinois								
Indiana								
Iowa								
Kansas								
Kentucky								
Louisiana								
Maine								
Maryland								
Massachusetts								
Michigan								
Minnesota								
Mississippi								
Missouri								
Montana								
Nebraska								
Nevada								
New Hampshire								
New Jersey								
New Mexico								
New York								
North Carolina								
North Dakota								
Ohio								
Oklahoma	30,000	0	0	0	0	0	0	
Oregon								
Pennsylvania								
Puerto Rico								
Rhode Island								
South Carolina								
South Dakota								
Tennessee								
Texas								
Utah	27,000	0	0	0	0	0	0	
Vermont								
Virginia								
Washington								
West Virginia								
Wisconsin								
Wyoming								
Other								
Total	57,000	0	0	0	0	0	0	

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Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	5,533	5,533
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	83,955	83,955
Georgia	0	0	39,762	39,762
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	7,597	7,597
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	3,150	3,150
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	33,186	33,186
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	38,210	38,210
Utah	0	0	9,266	9,266
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	0	0	220,659	220,659

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	220,659
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	220,659
Per State breakdown	220,659

Life	Assessments Called (Billed) or Refunded as of December 31, 2007							
	Allocated Annuity		A&H		Unallocated Annuity		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
0	0	0	0	0	0	0	0	
Assessment information is compiled annually from state guaranty associations. This information is NOT audited or verified by NOLHGA. NOLHGA cannot comment as to the completeness nor accuracy of the information shown herein. Any such inquiries should be directed to each individual state guaranty association.								

For member company and association use only. The data utilizes estimates and excludes many costs incurred directly by the State Guaranty Associations. It MAY NOT be utilized in protesting actual assessments made by State Guaranty Associations.

Estimated Net Costs as of September 30, 2008				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	29,291	29,291
Arizona	0	0	151,618	151,618
Arkansas	0	0	37,190	37,190
California	0	0	269,273	269,273
Colorado	0	0	486,030	486,030
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	9,011	9,011
Idaho	0	0	505,271	505,271
Illinois	0	0	59,635	59,635
Indiana	0	0	31,788	31,788
Iowa	0	0	957,178	957,178
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	70,942	70,942
Missouri	0	0	282,404	282,404
Montana	0	0	270,995	270,995
Nebraska	0	0	314,933	314,933
Nevada	0	0	111,679	111,679
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	58,064	58,064
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	18,874	18,874
Ohio	0	0	7,585	7,585
Oklahoma	0	0	131,097	131,097
Oregon	0	0	537,832	537,832
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	28,864	28,864
Tennessee	0	0	0	0
Texas	0	0	420,425	420,425
Utah	0	0	48,847	48,847
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	7,968,514	7,968,514
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	45,028	45,028
Other	0	0	0	0
Total	0	0	12,852,367	12,852,367

Summary:	
GA Covered Obligations	5,333,176
Add:	
GA claims incurred directly	5,488,116
GA expenses incurred directly	852,718
NOLHGA expenses	1,059,597
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(118,761)
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	12,852,367
Per State breakdown	12,852,367

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	25,000	0	0	0
84,049	0	0	0	0	0	0	0
0	0	0	0	300,000	0	0	0
0	0	0	0	481,162	0	0	0
22,765	0	0	0	432,235	0	0	0
0	0	0	0	100,000	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	100,000	0	0	0
6,000	0	0	0	114,000	0	0	0
9,502	718	0	0	465,584	35,192	0	0
0	0	0	0	5,225,000	0	0	0
0	0	0	0	50,000	0	0	0
122,316	718	0	0	7,292,981	35,192	0	0

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Estimated Net Costs as of September 30, 2008					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	434	0	434
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	11	0	11
California	0	0	72	0	72
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	0	0	0	0	0
Georgia	0	0	1,977	0	1,977
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	0	0	0	0	0
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	0	0	0	0	0
Missouri	0	0	0	0	0
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	0	0	561	0	561
Oregon	0	0	0	0	0
Pennsylvania	0	0	1,346	0	1,346
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	490	0	490
South Dakota	0	0	0	0	0
Tennessee	0	0	159	0	159
Texas	0	0	13,989	0	13,989
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	0	0	19,040	0	19,040

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	271,254
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	252,214
Adjusted GA Costs	19,040
Per State breakdown	19,040

Assessments Called (Billed) or Refunded as of December 31, 2007							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	150,000	0	0	0
0	0	0	0	250,000	0	0	0
0	0	0	0	400,000	0	0	0

Assessment information is compiled annually from state guaranty associations. This information is NOT audited or verified by NOLHGA. NOLHGA cannot comment as to the completeness nor accuracy of the information shown herein. Any such inquiries should be directed to each individual state guaranty association.

ASSESSABLE PREMIUM

**Assessable Premium
1988 – 2007**

This section contains the Total Assessable Premiums for the periods 1988 through 2007 by state, by account, by year. The data is obtained from the final Assessment Data Surveys as filed by member companies. **The premiums for 1988 through 1993 include all changes as a result of the 1988 - 1993 Assessment Data Resurvey.** Results of the resurvey were released to Guaranty Associations and insurance commissioners June 30, 1997.

Guaranty Associations may adjust the Assessment Data Survey premiums for any number of reasons (i.e. companies file corrected surveys, formula error occurred in the compilation of the data, companies are added/deleted from the premium base, the Guaranty Association uses a premium basis other than the Assessment Data Survey, etc.). Because of these adjustments, the premium basis used in the actual assessments by Guaranty Associations may differ from the enclosed data. Therefore, the enclosed material MAY NOT be utilized in protesting actual Guaranty Association assessments. **Neither NOLHGA nor the Guaranty Associations will attempt to “reconcile” the enclosed material to that used in actual assessments.** The data is provided to you solely to aid your company in determining its market share and related share of the insolvency costs.

The data may be used to estimate your company’s pro-rata share of the estimated costs for all insolvencies. This may be accomplished by calculating your share of the assessable premiums and applying that factor to the estimated insolvency costs. Premium figures for your company will need to be obtained from your records, neither NOLHGA nor the Guaranty Associations will provide company specific premium information. Note: When calculating your pro-rata share of premiums, please remember to use your 88-93 resurvey premiums as opposed to those originally filed.

Following are some, but not all, methods that may be considered in calculating your company’s pro-rata share. **NOTE these are not meant to be definitive accounting guidelines in determining guaranty assessment accruals, but are only offered as food for thought.**

- Determine Company’s premium on a state level, by account basis and divide by state, by account totals indicated in enclosed material. Apply this factor to the enclosed cost data on a by state, by account basis. This method most likely is the most accurate in determining a company’s pro rata share of the costs, however, it may also be the most complex to establish.
- Determine Company’s premium on a state level basis and divide by state totals indicated in enclosed material. Apply this factor to the enclosed cost data on a by state basis. This method generally ignores the type of market a company writes in. Somewhat less complicated than above approach, probably is not much of an extra effort to go one step further and determine by account share.
- Determine Company’s premium on a countrywide, by account basis and divide by countrywide, by account totals indicated in enclosed material. Apply this factor to the enclosed cost data on a countrywide, by account basis. Most likely the least accurate method, however, probably the easiest to administer.

In addition, the following points should also be taken into consideration when developing your cost estimates:

- Develop premium basis under above methods based on particular state provisions (i.e. 3 year average prior to year of insolvency, 1 year prior to year of assessment, etc.). A summary of state provisions is provided, however you are cautioned that this information HAS NOT been verified with the guaranty associations.
- Apply ratios developed above to assessment information provided to estimate amounts that may have been previously paid. Alternatively, companies should gather past paid assessment information from their own payment records as this would provide the most accurate payment information.
- Incorporate applicable premium tax offset provisions into above methods, subject to recoverability testing. Be sure to reflect tax recoveries as an asset as opposed to netting them against the accrual estimate if required.

Neither NOLHGA nor the Guaranty Associations make any representations or warranties as to the accuracy of the enclosed data.

ALL AMOUNTS IN THE ENCLOSED REPORTS ARE SHOWN IN WHOLE DOLLARS

The data and enclosed funding schedules utilize estimates and may exclude costs incurred directly by the State Guaranty Associations, and actual assessments made by the Guaranty Associations may not coincide with the anticipated funding schedules. They should only be used in estimating your share of the insolvency costs. Since the data has not been audited, it MAY NOT be used in protesting actual assessments made by State Guaranty Associations. As such, neither NOLHGA nor the Guaranty Associations will attempt to reconcile the data presented in the enclosed reports to actual Guaranty Association assessments or explain differences.

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)
1988 - 2007 Data**

State	Year	Life	Allocated		Unallocated		Assessable Premium	403(b) Amounts	Adjustments Exhibit Line reference
			Annuity	A&H	Annuity		Included in Allocated Annuity		
Alabama	1988	970,835,828	443,818,753	755,579,803	-	2,170,234,384	0		
	1989	961,872,838	408,511,068	812,933,944	-	2,183,317,850	0		
	1990	989,979,831	452,536,894	834,467,504	-	2,276,984,229	0		
	1991	1,051,877,423	402,815,551	839,729,815	-	2,294,422,789	0		
	1992	1,106,095,824	428,907,893	829,216,722	-	2,364,220,439	0		
	1993	1,161,309,120	381,576,205	841,132,013	-	2,384,017,338	0		
	1994	1,263,827,052	531,556,069	845,718,962	-	2,641,102,083	0		
	1995	1,296,860,047	548,569,570	848,012,082	-	2,693,441,699	0		
	1996	1,277,829,767	494,741,984	828,155,819	-	2,600,727,570	0		
	1997	1,527,568,976	584,143,645	809,928,972	-	2,921,641,593	0		
	1998	1,765,228,816	656,412,928	801,838,709	-	3,223,480,453	0		
	1999	1,522,162,487	970,984,676	832,518,202	-	3,325,665,365	0		
	2000	1,495,584,985	1,100,140,248	839,904,048	-	3,435,629,281	0		
	2001	1,437,218,805	1,353,545,718	851,034,121	-	3,641,798,644	0		
	2002	1,476,872,679	1,688,525,889	869,103,587	-	4,034,502,155	0		
	2003	1,599,611,950	1,597,500,288	950,050,960	-	4,147,163,198	0		
	2004	1,580,545,670	1,409,043,866	1,002,804,803	-	3,992,394,339	0		
	2005	1,611,639,721	1,323,709,890	1,052,387,230	-	3,987,736,841	0		
	2006	1,705,149,763	1,528,232,544	1,239,555,578	-	4,472,937,885	0		
	2007	1,716,976,644	1,490,878,108	1,386,765,456	-	4,594,620,208	0		
Alaska	1988	108,194,556	146,027,211	165,500,532	70,708,094	490,430,393	0		
	1989	98,720,606	80,620,637	199,478,149	133,807,535	512,626,927	0		
	1990	105,521,489	82,639,779	211,313,179	58,817,866	458,292,313	0		
	1991	117,021,644	74,559,241	242,267,271	71,511,693	505,359,849	0		
	1992	118,894,951	63,469,977	195,289,258	65,045,346	442,699,532	0		
	1993	124,823,759	54,607,616	242,415,660	72,723,507	494,570,542	0		
	1994	132,580,495	69,155,054	259,965,547	56,724,285	518,425,381	0		
	1995	136,692,524	71,601,082	265,469,085	49,273,564	523,036,255	0		
	1996	124,780,376	45,704,264	270,885,227	40,384,762	481,754,629	0		
	1997	125,738,063	66,860,564	191,985,698	61,100,032	445,684,357	0		
	1998	123,945,958	59,588,328	132,772,524	42,355,593	358,662,403	0		
	1999	131,820,177	83,350,395	140,227,309	42,102,959	397,500,840	0		
	2000	141,314,368	122,751,017	158,093,390	7,989,596	430,148,371	14,908,166	UA 403b (A,L5.2+6.3)	
	2001	173,597,642	116,820,390	150,122,514	41,824,400	482,364,946	5,569,661	UA 403b (A,L5.2+6.3)	
	2002	193,663,196	171,296,638	168,182,313	15,547,458	548,689,605	4,906,199	UA 403b (A,L5.2+6.3)	
	2003	139,954,280	153,221,020	170,635,372	16,610,763	480,421,435	3,996,650	UA 403b (A,L5.2+6.3)	
	2004	147,386,672	144,998,873	177,280,241	4,960,972	474,626,758	3,566,905	UA 403b (A,L5.2+6.3)	
	2005	145,601,854	159,009,772	190,560,149	8,843,589	504,015,364	1,852,360	UA 403b (A,L5.2+6.3)	
	2006	174,475,329	184,705,486	221,790,985	9,483,144	590,454,944	1,821,829	UA 403b (A,L5.2+6.3)	
	2007	180,292,423	231,031,591	233,570,214	15,048,615	659,942,843	1,147,809	UA 403b (A,L5.2+6.3)	
Arizona	1988	688,326,688	807,437,615	738,008,373	-	2,233,772,676	0		
	1989	618,828,696	902,016,256	741,844,889	-	2,262,689,841	0		
	1990	668,078,492	1,036,854,062	759,453,231	-	2,464,385,785	0		
	1991	680,516,072	1,033,819,972	818,143,873	-	2,532,479,917	0		
	1992	699,190,174	962,225,506	888,167,789	-	2,549,583,469	0		
	1993	769,661,289	745,520,009	899,185,814	-	2,414,367,112	0		
	1994	835,246,733	1,057,454,156	947,657,514	-	2,840,358,403	0		
	1995	904,819,131	1,101,342,449	991,282,948	-	2,997,444,528	0		
	1996	914,872,582	1,013,791,854	1,016,208,279	-	2,944,872,715	0		
	1997	958,535,220	988,369,329	1,021,320,576	-	2,968,225,125	0		
	1998	1,066,565,381	1,008,731,917	1,116,492,090	-	3,191,789,388	0		
	1999	1,009,492,961	1,359,033,618	1,211,810,659	-	3,580,337,238	0		
	2000	1,087,230,956	1,428,669,305	1,313,172,243	-	3,829,072,504	0		
	2001	1,110,962,972	2,003,768,866	1,467,882,791	-	4,582,614,629	0		
	2002	1,186,595,842	3,012,431,693	1,756,613,240	-	5,955,640,775	0		
	2003	1,269,051,596	2,556,235,601	2,121,912,584	-	5,947,199,781	0		
	2004	1,391,009,540	2,372,069,445	2,449,137,809	-	6,212,216,794	0		
	2005	1,479,077,664	2,451,301,787	2,565,072,815	-	6,495,452,266	0		
	2006	1,780,931,161	2,684,510,258	3,172,639,072	-	7,638,080,491	0		
	2007	1,667,766,491	2,507,933,408	3,465,227,671	-	7,640,927,570	0		
Arkansas	1988	403,585,594	188,657,941	660,755,540	89,549,455	1,342,548,530	0		
	1989	389,097,958	199,354,598	716,957,257	88,768,750	1,394,178,563	0		
	1990	401,230,229	224,050,808	791,102,524	83,347,994	1,499,731,555	0		
	1991	477,470,898	200,132,968	820,348,714	116,564,832	1,614,517,412	0		
	1992	519,815,865	256,497,945	870,503,940	97,100,599	1,743,918,349	0		
	1993	538,560,400	202,989,051	934,145,868	101,590,201	1,777,285,520	0		
	1994	684,050,813	270,384,983	938,798,293	97,199,515	1,990,433,604	0		
	1995	707,862,793	264,823,669	997,473,403	100,491,974	2,070,651,839	0		
	1996	656,253,210	260,552,792	1,015,805,406	101,852,660	2,034,464,068	0		
	1997	620,263,360	314,827,473	986,732,375	121,341,074	2,043,164,282	0		
	1998	596,902,987	391,333,115	991,468,701	15,368,342	1,995,073,145	11,381,553	UA 403b (A,L5.2+6.3)	
	1999	595,238,824	564,853,228	1,080,611,824	5,046,998	2,245,750,174	10,139,684	UA 403b (A,L5.2+6.3)	
	2000	605,102,651	450,103,841	1,155,058,552	13,020,484	2,223,285,528	11,349,582	UA 403b (A,L5.2+6.3)	
	2001	659,858,807	649,078,023	1,304,080,389	16,444,055	2,629,461,274	9,343,242	UA 403b (A,L5.2+6.3)	
	2002	702,625,994	946,958,659	1,393,730,603	21,180,324	3,064,495,580	6,304,586	UA 403b (A,L5.2+6.3)	
	2003	720,689,870	890,625,150	1,453,398,803	19,635,793	3,084,349,616	9,111,449	UA 403b (A,L5.2+6.3)	
	2004	749,357,414	727,020,106	1,520,277,078	16,411,295	3,013,065,893	25,192,022	UA 403b (A,L5.2+6.3)	
	2005	744,613,906	806,403,405	1,609,434,977	22,475,838	3,182,928,126	17,230,094	UA 403b (A,L5.2+6.3)	
	2006	780,217,180	865,121,851	1,799,991,112	16,724,420	3,462,054,563	12,280,436	UA 403b (A,L5.2+6.3)	
	2007	815,302,125	943,373,344	2,039,235,950	25,474,886	3,823,386,305	10,357,768	UA 403b (A,L5.2+6.3)	

Premiums are derived from the Assessment Data Survey as filed by member cos. Since GAs may correct the data for errors, totals may differ from those used by the GAs. IT MAY NOT be utilized in protesting actual GA assessments.

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)
1988 - 2007 Data**

State	Year	Life	Allocated			Unallocated		Assessable Premium	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit reference
			Annuity	A&H		Annuity		Total		
California	1988	5,869,859,995	5,645,144,027	6,136,765,670	-	-	17,651,769,692	0		
	1989	5,571,024,545	6,375,337,792	6,799,488,909	-	-	18,745,851,246	0		
	1990	6,060,907,103	7,306,550,305	6,895,250,045	-	-	20,262,707,453	0		
	1991	6,457,630,456	6,896,588,577	6,959,707,145	-	-	20,313,926,178	0		
	1992	6,725,017,888	6,447,826,508	6,809,883,831	-	-	19,982,728,227	0		
	1993	6,899,295,248	6,183,736,809	6,660,249,179	-	-	19,743,281,236	0		
	1994	7,376,932,083	9,485,826,336	6,316,933,092	-	-	23,179,691,511	0		
	1995	7,579,574,085	8,704,477,714	6,233,903,746	-	-	22,517,955,545	0		
	1996	7,616,946,775	7,718,980,446	6,374,956,738	-	-	21,710,883,959	0		
	1997	7,800,798,993	7,481,076,398	6,528,123,426	-	-	21,809,998,817	0		
	1998	7,766,804,281	7,004,696,085	6,543,001,806	-	-	21,314,502,172	0		
	1999	7,885,292,351	9,793,355,153	6,990,754,845	-	-	24,669,402,349	0		
	2000	8,863,491,410	10,223,112,717	7,479,315,118	-	-	26,565,919,245	0		
	2001	8,612,598,599	14,092,356,822	8,100,626,986	-	-	30,805,582,407	0		
	2002	9,057,974,748	18,455,328,942	8,589,681,968	-	-	36,102,985,658	0		
	2003	9,556,919,352	15,880,841,833	9,223,789,031	-	-	34,661,550,216	0		
	2004	10,265,295,621	14,543,251,286	10,073,894,659	-	-	34,882,441,566	0		
	2005	10,517,958,453	13,186,564,470	11,094,211,901	-	-	34,798,734,824	0		
2006	11,359,413,366	16,932,938,392	13,146,775,669	-	-	41,439,127,427	0			
2007	11,808,943,698	14,644,539,021	14,751,063,188	-	-	41,204,545,907	0			
Colorado	1988	828,881,751	904,720,795	722,246,214	-	-	2,455,848,760	0		
	1989	755,347,127	830,367,259	778,209,288	-	-	2,363,923,674	0		
	1990	780,245,914	904,046,068	829,193,863	-	-	2,513,485,845	0		
	1991	853,159,701	972,231,813	890,312,886	-	-	2,715,704,400	0		
	1992	865,720,501	838,610,368	934,379,767	-	-	2,638,710,636	0		
	1993	963,784,454	687,758,554	1,011,110,506	-	-	2,662,653,514	0		
	1994	1,030,999,407	895,579,411	1,063,105,936	-	-	2,989,684,754	0		
	1995	1,105,172,733	988,485,271	1,157,687,855	-	-	3,251,345,859	0		
	1996	1,140,336,981	788,299,041	1,223,491,697	-	-	3,152,127,719	0		
	1997	1,161,040,457	901,641,637	1,249,027,863	-	-	3,311,709,957	0		
	1998	1,187,254,176	1,117,339,967	1,284,019,308	-	-	3,588,613,451	0		
	1999	1,195,136,849	1,457,970,263	1,538,677,636	-	-	4,191,784,748	0		
	2000	1,532,738,790	1,252,265,769	1,661,069,947	-	-	4,446,074,506	0		
	2001	1,239,300,879	1,652,794,944	1,840,536,638	-	-	4,732,632,461	0		
	2002	1,304,495,820	2,245,509,671	1,853,776,788	-	-	5,403,782,279	0		
	2003	1,404,979,031	2,057,490,553	2,102,697,784	-	-	5,565,167,368	0		
	2004	1,461,151,703	1,939,972,242	2,298,669,662	-	-	5,699,793,607	0		
2005	1,489,479,668	2,026,059,726	2,432,877,293	-	-	5,948,416,687	0			
2006	1,587,281,819	2,158,883,056	2,683,256,306	-	-	6,429,421,181	0			
2007	1,640,732,290	1,977,782,927	3,559,739,931	-	-	7,178,255,148	0			
Connecticut	1988	1,088,101,087	814,138,809	2,007,923,266	1,056,248,596	-	4,966,411,758	0		
	1989	1,150,185,716	924,054,498	2,357,785,708	917,855,756	-	5,349,881,678	0		
	1990	1,224,476,571	1,396,613,823	2,605,274,310	904,765,983	-	6,131,130,687	0		
	1991	1,259,496,517	868,623,997	2,080,101,981	798,555,349	-	5,006,777,844	0		
	1992	1,263,353,236	1,013,246,298	1,900,074,462	620,598,543	-	4,797,272,539	0		
	1993	1,379,972,689	802,506,092	1,763,174,845	537,714,964	-	4,483,368,590	0		
	1994	1,601,094,600	1,467,073,952	1,752,533,368	1,773,874,230	-	6,594,576,150	0		
	1995	1,584,649,056	1,600,898,074	2,067,627,222	671,136,066	-	5,924,310,418	0		
	1996	1,638,095,187	1,215,287,036	1,635,755,629	520,507,398	-	5,009,645,250	0		
	1997	1,550,476,848	1,517,374,403	1,343,566,612	473,221,338	-	4,884,639,201	0		
	1998	1,718,180,622	1,306,572,294	1,663,892,131	(24,492,761)	-	4,664,152,286	0		
	1999	1,598,661,952	1,852,264,435	1,816,115,978	691,544,953	-	5,958,587,318	0		
	2000	1,694,456,096	2,293,919,836	1,960,756,971	568,895,089	-	6,518,027,992	0		
	2001	1,648,001,680	3,469,628,636	2,062,471,090	473,081,692	-	7,653,183,098	24,602,649	UA 403b (A,L5.2+6.3)	
	2002	1,659,039,792	4,956,566,466	2,245,740,057	166,919,546	-	9,028,265,861	17,400,336	UA 403b (A,L5.2+6.3)	
	2003	1,714,184,436	5,352,613,731	2,408,845,740	280,445,747	-	9,756,089,654	82,137,504	UA 403b (A,L5.2+6.3)	
	2004	1,816,689,372	5,334,295,148	2,812,657,380	352,670,708	-	10,316,312,308	727,248,019	UA 403b (A,L5.2+6.3)	
2005	1,943,840,851	5,044,679,490	4,498,625,923	3,447,456,795	-	14,934,603,059	69,019,354	UA 403b (A,L5.2+6.3)		
2006	1,977,069,693	4,795,359,905	4,833,278,044	318,648,337	-	11,924,355,979	151,223,088	UA 403b (A,L5.2+6.3)		
2007	2,091,275,430	5,166,646,752	5,271,538,201	714,599,286	-	13,244,059,669	107,224,180	UA 403b (A,L5.2+6.3)		
Delaware	1988	268,677,160	200,351,054	123,852,673	-	-	592,880,887	0		
	1989	294,024,103	277,245,305	147,063,120	-	-	718,332,528	0		
	1990	279,345,372	428,678,579	159,149,269	-	-	867,173,220	0		
	1991	251,924,669	152,105,063	167,312,321	95,930,921	-	667,272,974	0		
	1992	300,680,060	166,194,571	179,825,527	119,591,410	-	766,291,568	0		
	1993	319,455,282	168,982,760	198,654,435	78,806,194	-	765,898,671	0		
	1994	428,382,476	523,220,061	205,453,787	213,997,835	-	1,371,054,159	0		
	1995	661,567,700	708,830,689	212,484,286	82,769,667	-	1,665,652,342	0		
	1996	549,255,118	655,937,573	224,620,626	41,489,322	-	1,471,302,639	0		
	1997	537,212,842	630,683,634	224,519,103	110,664,993	-	1,503,080,572	0		
	1998	819,860,827	925,457,335	248,690,733	78,513,421	-	2,072,522,316	10,180,962	UA 403b (A,L5.2+6.3)	
	1999	754,883,179	676,625,661	262,311,238	41,695,890	-	1,735,515,968	32,717,798	UA 403b (A,L5.2+6.3)	
	2000	902,167,421	807,627,348	279,902,759	55,021,022	-	2,044,718,550	15,471,277	UA 403b (A,L5.2+6.3)	
	2001	902,534,951	917,437,538	321,097,608	503,753,044	-	2,644,823,141	877,471	UA 403b (A,L5.2+6.3)	
	2002	692,500,394	1,409,947,304	328,355,457	31,912,055	-	2,462,715,210	1,343,470	UA 403b (A,L5.2+6.3)	
	2003	563,347,541	1,580,795,606	425,855,058	30,424,834	-	2,600,423,039	21,524,800	UA 403b (A,L5.2+6.3)	
	2004	522,708,579	2,834,016,464	491,073,341	41,902,580	-	3,889,700,964	7,141,705	UA 403b (A,L5.2+6.3)	
2005	660,228,251	1,421,390,035	579,179,085	196,304,730	-	2,857,102,101	67,234,192	UA 403b (A,L5.2+6.3)		
2006	882,213,488	2,398,665,193	758,889,321	88,707,613	-	4,128,475,615	2,211,338	UA 403b (A,L5.2+6.3)		
2007	852,112,573	1,808,576,871	868,659,122	17,784,824	-	3,547,133,390	622,293	UA 403b (A,L5.2+6.3)		

Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)
1988 - 2007 Data

State	Year	Life	Allocated			Unallocated		Assessable	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
			Life	Annuity	A&H	Annuity	Premium	Total		
District of Columbia	1988	-	-	-	-	-	-	0	0	
	1989	-	-	-	-	-	-	0	0	
	1990	-	-	-	-	-	-	0	0	
	1991	217,338,412	180,130,467	510,479,203	-	-	-	907,948,082	0	
	1992	210,556,219	229,032,964	532,295,059	-	-	-	971,884,242	0	
	1993	207,127,514	164,168,075	555,080,312	-	-	-	926,375,901	0	
	1994	236,776,873	174,802,375	589,711,121	-	-	-	1,001,290,369	0	
	1995	234,349,983	198,810,580	627,674,026	-	-	-	1,060,834,589	0	
	1996	416,473,837	153,864,229	616,338,520	-	-	-	1,186,676,586	0	
	1997	263,347,768	380,001,823	578,124,488	-	-	-	1,221,474,079	0	
	1998	292,761,053	180,723,360	691,258,384	-	-	-	1,164,742,797	0	
	1999	249,107,368	372,749,297	739,288,811	-	-	-	1,361,145,476	0	
	2000	266,914,407	190,477,399	810,659,448	-	-	-	1,268,051,254	0	
	2001	258,847,716	249,653,429	750,560,040	-	-	-	1,259,061,185	0	
	2002	276,884,688	485,283,204	877,958,136	-	-	-	1,640,126,028	0	
	2003	311,849,706	490,061,992	901,468,918	-	-	-	1,703,380,616	0	
	2004	305,373,489	389,560,861	930,139,944	-	-	-	1,625,074,294	0	
	2005	357,640,743	254,186,592	963,803,577	-	-	-	1,575,630,912	0	
	2006	355,321,670	273,683,351	963,082,608	-	-	-	1,592,087,629	0	
	2007	376,219,516	454,474,562	1,166,633,067	-	-	-	1,997,327,145	0	
Florida	1988	2,904,264,606	2,766,315,166	4,016,774,828	-	-	-	9,687,354,600	0	
	1989	2,622,317,118	3,090,286,175	4,566,724,561	-	-	-	10,279,327,854	0	
	1990	2,785,056,749	3,399,675,776	4,910,814,104	-	-	-	11,095,546,629	0	
	1991	3,018,214,798	3,260,602,915	4,824,686,085	-	-	-	11,103,503,798	0	
	1992	3,162,112,541	3,336,448,589	5,037,561,670	-	-	-	11,536,122,800	0	
	1993	3,409,968,139	2,977,923,343	5,262,005,332	-	-	-	11,649,896,814	0	
	1994	3,715,944,861	3,650,195,195	5,365,881,056	-	-	-	12,732,021,112	0	
	1995	4,287,121,478	3,533,068,915	5,524,451,760	-	-	-	13,344,642,153	0	
	1996	4,054,776,472	3,336,938,386	5,511,083,411	-	-	-	12,902,798,269	0	
	1997	4,280,528,455	3,709,224,961	5,430,501,418	-	-	-	13,420,254,834	0	
	1998	4,277,963,293	3,707,410,535	5,537,143,929	-	-	-	13,522,517,757	0	
	1999	4,145,941,046	5,013,620,199	5,741,068,706	-	-	-	14,900,629,951	0	
	2000	4,328,405,879	5,902,011,296	6,043,302,610	-	-	-	16,273,719,785	0	
	2001	4,556,230,821	8,535,906,409	6,691,943,712	-	-	-	19,784,080,942	0	
	2002	4,722,240,139	12,062,139,569	7,128,916,882	-	-	-	23,913,296,590	0	
	2003	5,134,646,920	11,338,322,377	7,680,083,229	-	-	-	24,153,052,526	0	
	2004	5,619,245,870	8,878,815,674	8,589,728,379	-	-	-	23,087,789,923	0	
	2005	5,896,022,804	7,607,281,653	9,941,072,388	-	-	-	23,444,376,845	0	
	2006	6,477,413,628	8,236,527,265	10,959,160,794	-	-	-	25,673,101,687	0	
	2007	6,737,841,562	9,503,241,605	14,723,125,905	-	-	-	30,964,209,072	0	
Georgia	1988	1,651,853,622	637,077,492	1,539,502,266	590,976,969	-	-	4,419,410,349	0	
	1989	1,746,241,815	628,533,462	1,693,237,863	596,919,974	-	-	4,664,933,114	0	
	1990	2,309,173,087	760,124,196	1,824,468,127	551,210,647	-	-	5,444,976,057	0	
	1991	1,841,069,807	605,465,260	1,912,591,664	689,638,415	-	-	5,048,765,146	0	
	1992	1,970,694,356	803,565,373	2,000,369,427	526,747,407	-	-	5,301,376,563	0	
	1993	2,098,423,104	531,702,558	2,146,166,805	522,014,082	-	-	5,298,306,549	0	
	1994	2,282,019,202	705,403,547	2,282,243,817	487,037,622	-	-	5,756,704,188	0	
	1995	2,567,907,585	716,891,479	2,380,262,718	531,272,701	-	-	6,196,334,483	0	
	1996	2,369,005,513	764,306,413	2,449,589,248	441,261,624	-	-	6,024,162,798	0	
	1997	2,428,324,567	768,673,675	2,434,033,051	447,223,192	-	-	6,078,254,485	0	
	1998	2,622,036,548	747,830,907	2,510,294,567	420,309,326	-	-	6,300,471,348	0	
	1999	2,768,837,267	1,144,539,525	2,687,358,073	368,226,950	-	-	6,968,961,815	0	
	2000	2,705,365,144	1,188,060,986	2,792,966,214	441,152,243	-	-	7,127,544,587	0	
	2001	2,809,156,234	1,740,072,374	2,884,712,920	408,108,249	-	-	7,842,049,777	0	
	2002	2,920,365,305	2,492,103,815	2,847,086,261	529,180,604	-	-	8,788,735,985	0	
	2003	3,000,073,998	2,506,300,505	2,844,873,479	669,389,456	-	-	9,020,637,438	0	
	2004	3,125,411,036	1,976,527,927	2,985,047,415	611,573,059	-	-	8,698,559,437	0	
	2005	3,263,007,134	1,960,725,744	3,209,940,917	644,182,010	-	-	9,077,855,805	0	
	2006	3,505,771,048	2,099,956,017	3,741,417,739	647,129,014	-	-	9,994,273,818	0	
	2007	3,582,468,504	2,129,925,976	4,402,674,249	614,422,918	-	-	10,729,491,647	0	
Hawaii	1988	292,686,064	222,200,416	119,228,811	-	-	-	634,115,291	0	
	1989	271,467,846	293,377,869	125,767,114	-	-	-	690,612,829	0	
	1990	307,921,019	385,024,538	130,123,595	-	-	-	823,069,152	0	
	1991	339,685,365	291,514,770	138,284,159	-	-	-	769,484,294	0	
	1992	350,257,420	308,282,152	148,633,372	-	-	-	807,172,944	0	
	1993	352,932,662	256,075,180	153,389,324	-	-	-	762,397,166	0	
	1994	376,354,138	387,647,554	157,065,300	-	-	-	921,066,992	0	
	1995	459,545,008	384,824,639	158,199,562	-	-	-	1,002,569,209	0	
	1996	413,233,413	489,260,313	175,717,710	-	-	-	1,078,211,436	0	
	1997	446,611,937	357,280,503	175,447,406	-	-	-	979,339,846	0	
	1998	413,901,881	413,338,303	170,690,538	-	-	-	997,930,722	0	
	1999	437,280,519	438,396,889	182,601,407	-	-	-	1,058,278,815	0	
	2000	514,076,764	567,135,516	201,211,269	-	-	-	1,282,423,549	0	
	2001	393,712,531	624,528,133	208,532,835	-	-	-	1,226,773,499	0	
	2002	474,929,610	829,282,949	224,955,478	-	-	-	1,529,168,037	0	
	2003	521,909,669	797,316,118	234,767,150	0	-	-	1,553,992,937	0	
	2004	469,416,393	704,378,484	250,783,994	0	-	-	1,424,578,871	0	
	2005	497,219,236	692,529,159	265,357,425	0	-	-	1,455,105,820	0	
	2006	510,463,157	838,750,531	338,469,824	-	-	-	1,687,683,512	0	
	2007	505,107,454	842,533,842	402,081,140	-	-	-	1,749,722,436	0	

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)
1988 - 2007 Data**

State	Year	Life	Allocated		Unallocated		Assessable Premium	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
			Annuity	A&H	Annuity		Total		
Idaho	1988	209,218,365	202,403,417	127,835,580	-	-	539,457,362	0	
	1989	188,151,307	202,928,400	131,191,153	-	-	522,270,860	0	
	1990	231,237,401	209,817,899	132,075,566	-	-	573,130,866	0	
	1991	227,915,285	215,609,153	134,230,766	-	-	577,755,204	0	
	1992	233,551,360	221,813,747	140,162,314	-	-	595,527,421	0	
	1993	249,047,127	185,562,498	161,754,102	-	-	596,363,727	0	
	1994	264,160,806	217,683,968	176,895,710	-	-	658,740,484	0	
	1995	280,977,226	218,531,343	413,583,394	-	-	913,091,963	0	
	1996	285,850,570	209,367,847	701,148,543	-	-	1,196,366,960	0	
	1997	288,442,487	214,100,988	692,479,444	-	-	1,195,022,919	0	
	1998	292,525,566	234,439,692	723,378,162	-	-	1,250,343,420	0	
	1999	286,845,096	278,075,266	808,352,623	-	-	1,373,272,985	0	
	2000	305,108,271	317,256,120	979,520,802	-	-	1,601,885,193	0	
	2001	314,931,002	369,758,027	1,045,803,684	-	-	1,730,492,713	0	
	2002	316,049,014	532,399,255	1,152,783,294	-	-	2,001,231,563	0	
	2003	338,447,654	493,198,114	1,275,933,536	0	0	2,107,579,304	0	
	2004	346,977,476	477,691,623	1,380,118,307	0	0	2,204,787,406	0	
	2005	360,890,133	519,455,789	1,410,076,974	0	0	2,290,422,896	0	
	2006	393,545,884	568,866,865	1,582,104,957	-	-	2,544,517,706	0	
	2007	408,458,502	458,571,123	1,758,385,374	-	-	2,625,414,999	0	
Illinois	1988	2,916,560,905	2,858,069,425	4,014,954,929	2,266,160,590		12,055,745,849	0	
	1989	2,700,553,206	2,674,346,269	4,301,382,157	2,493,039,004		12,169,320,636	0	
	1990	3,209,665,412	3,309,153,972	4,650,013,014	2,299,751,811		13,468,584,209	0	
	1991	3,240,873,981	2,568,263,110	4,989,068,321	2,543,478,586		13,341,683,998	0	
	1992	3,525,611,739	3,080,341,168	5,267,388,215	1,796,618,481		13,669,959,603	0	
	1993	3,755,748,488	2,536,677,405	5,499,260,017	1,717,591,047		13,509,276,957	0	
	1994	3,916,038,976	3,318,561,672	5,453,615,449	1,316,602,994		14,004,819,091	0	
	1995	4,365,262,226	3,452,409,881	5,615,584,047	1,539,192,171		14,972,448,325	0	
	1996	4,193,919,982	3,047,390,248	8,035,409,502	1,253,094,239		16,529,813,971	0	
	1997	4,031,393,590	3,440,298,209	8,576,360,365	1,495,483,035		17,543,535,199	0	
	1998	4,228,395,655	2,962,927,663	9,508,753,259	1,044,210,217		17,744,286,794	0	
	1999	4,023,964,010	4,996,875,602	10,594,243,637	1,238,480,879		20,853,564,128	0	
	2000	4,303,930,262	4,719,150,120	12,331,631,713	873,020,430		22,227,732,525	0	
	2001	4,259,788,621	6,623,766,295	8,446,525,377	1,124,798,276		20,454,878,569	0	
	2002	4,474,638,586	6,954,435,404	9,157,386,286	1,081,899,396		21,668,359,672	0	
	2003	4,787,263,262	5,971,977,804	9,991,773,730	1,031,390,728		21,782,405,524	0	
	2004	4,905,589,261	5,074,168,432	10,062,257,016	964,060,683		21,006,075,392	0	
	2005	5,005,951,330	4,504,335,031	13,031,388,655	1,117,236,715		23,658,911,731	0	
	2006	5,155,599,424	5,270,569,478	14,030,574,109	1,136,037,828		25,592,780,839	0	
	2007	5,254,987,425	4,904,298,341	15,154,486,923	973,891,717		26,287,664,406	0	
Indiana	1988	1,231,294,327	999,914,339	2,348,784,694	447,992,113		5,027,985,473	0	
	1989	1,181,374,662	1,111,333,190	2,168,983,793	497,481,224		4,959,172,869	0	
	1990	1,396,295,793	1,042,759,123	2,311,773,993	428,237,312		5,179,066,221	0	
	1991	1,388,097,147	986,945,655	2,331,465,830	585,284,957		5,291,793,589	0	
	1992	1,433,697,023	1,198,789,437	2,468,301,295	612,775,366		5,713,563,121	0	
	1993	1,715,050,080	1,116,563,807	2,510,014,270	461,657,848		5,803,286,005	0	
	1994	1,715,383,678	1,311,306,571	2,495,742,336	389,491,884		5,911,924,469	0	
	1995	1,813,993,181	1,512,798,957	2,542,117,119	193,611,050		6,062,520,307	0	
	1996	1,773,426,561	1,251,211,124	2,635,099,953	123,421,523		5,783,159,161	0	
	1997	1,830,350,893	1,317,469,268	2,832,331,407	131,511,457		6,111,663,025	0	
	1998	1,757,241,340	1,220,705,894	2,935,832,776	120,043,488		6,033,823,498	0	
	1999	1,778,572,036	1,590,465,827	3,126,225,781	215,832,984		6,711,096,628	0	
	2000	2,016,183,088	1,661,089,201	3,320,183,808	280,425,402		7,277,881,499	0	
	2001	1,754,757,434	2,404,069,919	3,594,907,640	173,930,451		7,927,665,444	0	
	2002	1,801,940,643	3,287,734,605	3,681,040,208	193,303,773		8,964,019,229	0	
	2003	1,883,728,661	2,814,033,507	3,870,295,263	239,331,595		8,807,389,026	0	
	2004	1,963,177,960	2,500,584,579	4,249,515,656	239,575,706		8,952,853,901	0	
	2005	1,920,148,953	2,337,141,661	4,553,397,487	199,230,303		9,009,918,404	0	
	2006	2,009,212,261	2,633,277,686	4,947,029,637	131,890,852		9,721,410,436	27,606,670	UA 403b (A,L5.2+6.3)
	2007	2,104,611,100	2,598,017,957	5,660,181,152	559,888,433		10,922,698,642	27,877,189	UA 403b (A,L5.2+6.3)
Iowa	1988	785,518,841	666,373,201	1,257,600,157	251,661,721		2,961,153,920	0	
	1989	737,400,938	713,162,245	1,385,739,261	224,539,753		3,060,842,197	0	
	1990	756,412,872	883,066,273	1,437,593,560	174,140,010		3,251,212,715	0	
	1991	842,900,036	886,725,305	1,391,111,493	227,822,108		3,348,558,942	0	
	1992	842,908,152	925,692,133	1,409,401,079	128,788,808		3,306,790,172	0	
	1993	882,251,556	904,997,269	1,626,509,806	182,073,258		3,595,831,889	0	
	1994	942,321,717	1,008,736,756	1,637,708,558	113,476,398		3,702,243,429	0	
	1995	997,746,336	1,016,521,518	1,737,573,975	134,059,041		3,885,900,870	0	
	1996	955,936,583	784,021,094	1,838,043,543	109,511,547		3,687,512,767	0	
	1997	985,559,407	894,117,143	1,849,655,839	169,015,453		3,898,347,842	0	
	1998	1,065,757,864	849,594,940	1,952,738,002	135,269,047		4,003,359,853	0	
	1999	953,323,879	1,171,798,999	2,082,100,004	447,435,166		4,654,658,048	0	
	2000	977,485,907	1,130,559,841	2,170,175,367	305,994,751		4,584,215,866	0	
	2001	1,016,548,735	1,520,979,606	2,348,107,723	209,415,591		5,095,051,655	0	
	2002	1,039,296,621	1,717,794,926	2,475,482,347	1,769,965,718		7,002,539,612	0	
	2003	1,078,626,255	1,549,106,632	2,693,140,493	207,080,334		5,527,953,714	0	
	2004	1,095,758,469	1,429,113,041	2,907,255,455	176,930,195		5,609,057,160	0	
	2005	1,100,356,776	1,487,301,757	3,134,257,219	205,498,350		5,927,414,102	0	
	2006	1,177,468,079	1,720,711,814	3,327,686,655	1,179,413,264		7,405,279,812	0	
	2007	1,253,952,349	1,476,715,221	3,601,872,431	1,130,651,963		7,463,191,964	0	

Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)
1988 - 2007 Data

State	Year	Life	Allocated		Unallocated		Assessable Premium	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference	
			Annuity	A&H	Annuity		Total			
Kansas	1988	639,565,767	401,514,879	974,720,100	-	-	2,015,800,746	0		
	1989	608,814,887	430,035,831	1,076,232,589	-	-	2,115,083,307	0		
	1990	656,398,552	499,031,761	1,216,654,689	-	-	2,372,085,002	0		
	1991	681,053,616	455,310,657	1,268,847,560	-	-	2,405,211,833	0		
	1992	763,861,799	582,216,067	1,333,789,810	-	-	2,679,867,676	0		
	1993	786,765,266	515,434,776	1,404,106,568	-	-	2,706,306,610	0		
	1994	861,400,497	552,545,906	1,444,474,497	-	-	2,858,420,900	0		
	1995	843,021,220	569,854,074	1,444,104,643	-	-	2,856,979,937	0		
	1996	853,764,235	462,524,491	1,418,049,665	-	-	2,734,338,391	0		
	1997	795,285,017	540,931,940	1,429,894,102	-	-	2,766,111,059	0		
	1998	819,132,462	473,659,037	1,539,514,398	-	-	2,832,305,897	0		
	1999	795,058,466	1,349,430,275	1,629,391,488	-	-	3,773,880,229	0		
	2000	812,902,299	935,686,521	1,705,618,511	-	-	3,454,207,331	0		
	2001	859,584,486	948,024,058	1,896,700,056	-	-	3,704,308,600	0		
	2002	831,889,443	1,294,896,420	2,119,794,524	-	-	4,246,580,387	0		
	2003	932,087,251	1,119,181,316	2,328,435,351	-	-	4,379,703,918	0		
	2004	953,944,326	1,003,319,291	2,456,484,648	-	-	4,413,748,265	0		
	2005	976,273,182	934,981,821	2,565,149,781	-	-	4,476,404,784	0		
2006	1,029,692,256	933,738,653	2,841,018,009	-	-	4,804,448,918	0			
2007	1,047,567,830	1,364,592,010	2,984,075,561	-	-	5,396,235,401	0			
Kentucky	1988	652,323,525	462,752,555	1,001,179,311	-	-	2,116,255,391	0		
	1989	681,252,108	402,109,921	976,169,464	-	-	2,059,531,493	0		
	1990	702,834,652	562,093,109	1,028,577,699	-	-	2,293,505,460	0		
	1991	804,298,095	407,490,577	1,040,899,763	-	-	2,252,688,435	0		
	1992	863,449,882	477,039,571	1,046,400,494	-	-	2,386,889,947	0		
	1993	981,759,182	420,968,556	731,975,034	-	-	2,134,702,772	0		
	1994	1,041,084,278	435,895,513	754,992,840	-	-	2,231,972,631	0		
	1995	1,118,838,559	505,290,615	775,041,380	-	-	2,399,170,554	0		
	1996	1,048,384,540	510,101,586	731,273,244	-	-	2,289,759,370	0		
	1997	1,036,170,128	614,634,514	698,776,603	-	-	2,349,581,245	0		
	1998	1,016,179,966	498,080,187	837,252,702	-	-	2,351,512,855	0		
	1999	987,288,799	709,438,478	812,187,543	-	-	2,508,914,820	0		
	2000	1,006,135,905	670,789,512	952,658,524	-	-	2,629,583,941	0		
	2001	1,034,106,318	1,286,370,885	999,827,130	-	-	3,320,304,333	0		
	2002	1,073,349,608	1,410,082,719	898,097,907	-	-	3,381,530,234	0		
	2003	1,141,455,141	1,328,408,034	936,642,768	0	-	3,406,505,943	0		
	2004	1,107,634,880	1,170,347,703	968,547,951	0	-	3,246,530,534	0		
	2005	1,110,285,158	1,099,669,233	1,283,024,516	0	-	3,492,978,907	0		
2006	1,163,221,523	1,247,202,232	1,286,015,510	-	-	3,696,439,265	0			
2007	1,243,919,628	1,232,775,015	1,544,414,075	-	-	4,021,108,718	0			
Louisiana	1988	1,061,394,381	574,031,109	877,000,957	-	-	2,512,426,447	23,113,640	A, L2, C2	
	1989	996,849,752	588,924,864	928,692,389	-	-	2,514,467,005	23,892,225	A, L2, C2	
	Allc anty incl 403(b) all yrs	1990	1,018,057,956	603,881,730	1,036,157,963	-	-	2,658,097,649	26,985,446	A, L2, C2
		1991	1,121,317,153	645,602,985	1,098,008,110	-	-	2,864,928,248	33,959,803	A, L2, C2
		1992	1,178,793,531	633,048,564	1,138,258,377	-	-	2,950,100,472	43,120,758	A, L2, C2
		1993	1,248,764,898	539,042,938	1,605,901,669	-	-	3,393,709,505	41,233,215	A, L2, C2
		1994	1,300,073,287	723,268,656	1,463,024,597	-	-	3,486,366,540	44,926,928	A, L2, C2
		1995	1,379,843,512	716,707,593	1,458,342,180	-	-	3,554,893,285	55,557,500	A, L2, C2
		1996	1,339,112,500	642,737,918	1,448,410,476	-	-	3,430,260,894	44,304,022	A, L2, C2
		1997	1,300,752,300	807,107,035	1,433,423,516	-	-	3,541,282,851	56,147,744	A, L2, C2
		1998	1,309,920,109	694,905,543	1,478,605,295	-	-	3,483,430,947	47,810,828	A, L2, C2
		1999	1,337,413,680	1,000,942,545	1,503,860,088	-	-	3,842,216,313	44,644,228	A, L2, C2
		2000	1,325,312,652	1,111,178,644	1,588,295,172	-	-	4,024,786,468	64,531,917	A, L2, C2
		2001	1,416,242,656	1,539,052,778	1,735,600,327	-	-	4,690,895,761	40,291,410	A, L2, C2
		2002	1,456,002,060	2,062,519,014	1,917,295,335	-	-	5,435,816,409	58,279,507	A, L2, C2
		2003	1,524,822,170	1,800,991,553	2,153,187,282	-	-	5,479,001,005	59,892,340	A, L2, C2
		2004	1,578,036,517	1,592,187,156	2,325,327,647	-	-	5,495,551,320	73,114,604	A, L2, C2
		2005	1,527,128,731	1,518,473,870	2,498,862,101	-	-	5,544,464,702	44,776,614	A, L2, C2
2006		1,651,237,114	1,979,208,982	2,791,842,343	-	-	6,422,288,439	144,996,081	A, L2, C2	
2007	1,689,804,172	2,113,085,697	3,284,912,188	-	-	7,087,802,057	143,070,422	A, L2, C2		
Maine	1988	205,589,438	143,683,665	258,670,567	46,145,929	-	654,089,599	0		
	1989	202,478,234	166,195,355	290,326,059	70,395,054	-	729,394,702	0		
	1990	211,356,731	222,695,206	312,504,647	43,039,290	-	789,595,874	0		
	1991	222,499,783	168,234,474	350,523,624	69,681,202	-	810,939,083	0		
	1992	236,125,111	204,375,146	352,638,718	40,121,545	-	833,260,520	0		
	1993	238,318,364	172,138,858	322,976,510	55,186,025	-	788,619,757	0		
	1994	248,769,967	244,794,929	329,123,557	67,038,506	-	889,726,959	0		
	1995	270,300,977	250,045,083	348,737,618	71,961,672	-	941,045,350	0		
	1996	266,662,231	195,967,922	353,848,307	114,182,473	-	930,660,933	0		
	1997	284,860,385	264,033,487	333,331,361	19,887,348	-	902,112,581	0		
	1998	266,013,103	251,185,254	319,592,654	150,662,978	-	987,453,989	0		
	1999	348,461,472	290,690,820	328,367,163	50,073,932	-	1,017,593,387	0		
	2000	297,620,356	356,673,168	315,050,368	25,000,729	-	994,344,621	0		
	2001	282,813,848	405,279,312	323,524,951	37,673,601	-	1,049,291,712	0		
	2002	334,023,655	640,376,252	364,934,677	32,454,741	-	1,371,789,325	0		
	2003	320,072,923	522,887,967	371,570,538	50,152,412	-	1,264,683,840	0		
	2004	311,301,627	439,715,909	399,355,879	55,627,947	-	1,206,001,362	0		
	2005	348,452,634	375,814,326	495,094,181	-	-	1,219,361,141	0		
2006	335,928,198	382,858,325	614,238,997	-	-	1,333,025,520	0			
2007	370,265,342	453,329,640	759,775,549	-	-	1,583,370,531	0			

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Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)
1988 - 2007 Data

Table with columns: State, Year, Life, Allocated (Annuity, A&H), Unallocated (Annuity), Assessable Premium (Total), 403(b) Amounts Included in Allocated Annuity, Adjustments Exhibit Line reference. Rows include Maryland, Massachusetts, Michigan, and Minnesota for years 1988-2007.

Premiums are derived from the Assessment Data Survey as filed by member cos. Since GAs may correct the data for errors, totals may differ from those used by the GAs. It MAY NOT be utilized in protesting actual GA assessments.

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)
1988 - 2007 Data**

State	Year	Life	Allocated		Unallocated		Assessable	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
			Annuity	A&H	Annuity	Total			
Mississippi	1988	494,160,311	139,246,409	537,561,838	59,908,525	1,230,877,083	0		
	1989	507,841,813	169,895,828	576,016,570	78,357,618	1,332,111,829	0		
	1990	540,232,035	210,283,690	603,593,291	84,560,616	1,438,669,632	0		
	1991	553,617,397	194,700,963	617,080,734	72,413,418	1,437,812,512	0		
	1992	590,668,261	228,391,753	658,147,869	57,756,871	1,534,964,754	0		
	1993	624,675,929	201,796,629	720,034,011	82,419,318	1,628,925,887	0		
	1994	684,193,956	259,009,264	691,777,042	72,732,935	1,707,713,197	0		
	1995	709,493,426	243,301,024	704,786,886	75,550,966	1,733,132,302	0		
	1996	679,253,235	238,600,553	1,146,866,345	70,332,244	2,135,052,377	0		
	1997	685,764,267	227,148,652	1,197,733,300	80,780,006	2,191,426,225	0		
	1998	717,084,967	276,999,929	1,308,400,017	75,177,676	2,377,662,589	0		
	1999	700,222,456	467,201,248	1,491,243,860	22,795,978	2,681,463,542	9,174,563	UA 403b (A,L5.2+6.3)	
	2000	728,558,722	551,858,802	1,689,058,813	32,855,534	3,002,331,871	14,578,021	UA 403b (A,L5.2+6.3)	
	2001	766,056,989	711,026,830	1,551,481,021	19,580,221	3,048,145,061	9,883,950	UA 403b (A,L5.2+6.3)	
	2002	821,627,437	935,221,183	1,642,284,308	12,123,739	3,411,256,667	10,346,312	UA 403b (A,L5.2+6.3)	
	2003	832,258,477	848,668,057	1,798,892,605	30,461,039	3,510,280,178	17,292,726	UA 403b (A,L5.2+6.3)	
	2004	878,895,716	783,998,043	1,954,734,991	29,695,704	3,647,324,454	27,409,883	UA 403b (A,L5.2+6.3)	
	2005	843,105,341	720,107,437	2,055,542,218	29,358,605	3,648,113,601	18,809,558	UA 403b (A,L5.2+6.3)	
	2006	871,708,070	816,857,580	2,266,617,493	16,758,849	3,971,941,992	11,129,153	UA 403b (A,L5.2+6.3)	
	2007	900,744,584	768,621,684	2,608,752,757	23,359,188	4,301,478,213	7,616,222	UA 403b (A,L5.2+6.3)	
Missouri	1988	1,251,563,117	931,078,974	2,156,992,186	-	4,339,634,277	0		
	1989	1,198,180,850	1,123,059,899	2,124,022,136	-	4,445,262,885	0		
	1990	1,240,651,317	1,097,030,146	2,324,782,100	-	4,662,463,563	0		
	1991	1,349,911,823	1,389,277,893	2,060,112,323	-	4,799,302,039	0		
	1992	1,459,548,738	1,175,246,706	2,124,405,592	-	4,759,201,036	0		
	1993	1,527,419,510	989,233,343	2,188,748,651	-	4,705,401,504	0		
	1994	1,671,769,259	1,204,134,118	2,189,107,887	-	5,065,011,264	0		
	1995	1,839,124,315	1,188,539,399	2,347,301,665	-	5,374,965,379	0		
	1996	1,682,414,277	1,114,522,624	2,383,805,840	-	5,180,742,741	0		
	1997	1,669,250,470	1,139,674,732	2,374,229,300	-	5,183,154,502	0		
	1998	1,637,956,937	1,032,414,678	2,420,090,787	-	5,090,462,402	0		
	1999	1,653,760,006	1,275,930,746	2,502,569,907	-	5,432,260,659	0		
	2000	1,668,186,368	1,408,762,316	2,577,689,385	-	5,654,638,069	0		
	2001	1,736,935,205	2,505,513,265	3,006,597,001	-	7,249,045,471	0		
	2002	1,831,224,742	2,733,458,900	3,242,178,827	-	7,806,862,469	0		
	2003	1,943,903,479	2,479,348,400	3,659,027,426	0	8,082,279,305	0		
	2004	2,021,695,012	2,499,720,306	4,088,974,451	0	8,610,389,769	0		
	2005	1,966,492,499	2,320,042,164	4,485,178,309	0	8,771,712,972	0		
	2006	2,115,297,355	2,816,433,582	5,073,583,309	-	10,005,314,246	0		
	2007	2,169,656,374	2,417,866,053	5,517,388,174	-	10,104,910,601	0		
Montana	1988	169,041,608	148,382,870	143,818,697	34,022,445	495,265,620	0		
	1989	147,923,715	178,608,344	159,327,524	28,160,686	514,020,269	0		
	1990	151,461,664	174,514,867	168,978,142	28,984,099	523,938,772	0		
	1991	159,736,732	168,421,262	182,006,785	-	510,164,779	0		
	1992	167,589,649	177,152,069	194,197,079	-	538,938,797	0		
	1993	176,808,984	137,333,187	206,653,950	40,838,724	561,634,845	0		
	1994	184,354,230	179,294,334	216,362,491	41,066,926	621,077,981	0		
	1995	190,008,113	163,550,032	218,117,329	36,557,026	608,232,500	0		
	1996	193,636,502	118,717,121	228,259,960	19,699,949	560,313,532	0		
	1997	193,559,711	114,621,272	233,730,642	24,378,933	566,290,558	0		
	1998	185,814,389	112,354,833	240,114,841	30,435,668	568,719,731	0		
	1999	190,832,253	146,602,863	251,313,879	21,499,523	610,248,518	0		
	2000	195,293,601	182,761,370	267,438,449	18,416,508	663,909,928	0		
	2001	196,489,776	207,425,482	300,463,230	26,302,806	730,681,294	0		
	2002	228,114,256	247,001,321	285,510,925	28,760,226	789,386,728	0		
	2003	200,687,914	230,912,704	326,378,682	4,039,810	762,019,110	1,609,793	UA 403b (A,L5.2+6.3)	
	2004	208,199,260	258,729,569	328,163,224	4,882,722	799,974,775	1,883,841	UA 403b (A,L5.2+6.3)	
	2005	211,045,281	239,443,767	338,709,389	13,418,591	802,617,028	903,196	UA 403b (A,L5.2+6.3)	
	2006	227,805,187	250,827,065	358,021,964	8,050,515	844,704,731	1,438,443	UA 403b (A,L5.2+6.3)	
	2007	245,059,396	238,595,697	432,056,095	24,306,100	940,017,288	871,548	UA 403b (A,L5.2+6.3)	
Nebraska	1988	433,750,438	418,065,185	629,941,666	-	1,481,757,289	0		
	1989	398,868,887	450,436,550	678,877,041	-	1,528,182,478	0		
	1990	421,996,673	467,201,546	765,338,463	-	1,654,536,682	0		
	1991	470,693,992	480,634,914	809,821,032	-	1,761,149,938	0		
	1992	488,454,238	439,973,745	873,692,323	-	1,802,120,306	0		
	1993	493,313,156	345,751,489	938,737,324	-	1,777,801,969	0		
	1994	540,223,282	712,764,436	910,908,244	-	2,163,895,962	0		
	1995	580,304,048	1,088,285,987	946,054,978	-	2,614,645,013	0		
	1996	573,723,813	672,044,173	984,252,981	-	2,230,020,967	0		
	1997	574,539,177	814,868,462	1,034,818,205	-	2,424,225,844	0		
	1998	582,942,458	782,597,180	1,122,058,076	-	2,487,597,714	0		
	1999	577,215,782	814,694,416	1,223,157,898	-	2,615,068,096	0		
	2000	641,780,187	1,019,551,159	1,409,656,259	-	3,070,987,605	0		
	2001	699,068,536	1,057,962,159	1,548,095,887	-	3,305,126,582	0		
	2002	627,399,997	1,179,581,157	1,593,082,767	-	3,400,063,921	0		
	2003	664,892,755	1,082,884,777	1,690,586,227	-	3,438,363,759	0		
	2004	641,792,476	1,226,532,114	1,547,901,181	-	3,416,225,771	0		
	2005	650,727,258	876,832,903	1,772,020,498	-	3,299,580,659	0		
	2006	704,163,418	991,369,457	1,960,362,202	-	3,655,895,077	0		
	2007	736,930,696	873,263,967	2,072,492,924	-	3,682,687,587	0		

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1988 - 2007 Data**

State	Year	Life	Allocated		Unallocated		Assessable Premium	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
			Annuity	A&H	Annuity		Total		
Nevada	1988	188,056,206	159,617,086	239,835,297	-	-	587,508,589	0	
Nevada	1989	187,685,850	179,579,717	278,227,085	-	-	645,492,652	0	
Nevada	1990	211,526,018	209,381,798	329,258,460	-	-	750,166,276	0	
Nevada	1991	235,029,695	257,079,113	347,250,712	-	-	839,359,520	0	
Nevada	1992	252,421,794	228,215,561	354,132,389	-	-	834,769,744	0	
Nevada	1993	259,412,256	224,454,266	382,539,332	-	-	866,405,854	0	
Nevada	1994	303,621,694	330,815,670	398,438,708	-	-	1,032,876,072	0	
Nevada	1995	328,707,652	331,575,221	423,068,962	-	-	1,083,351,835	0	
Nevada	1996	339,210,804	329,511,360	455,923,916	-	-	1,124,646,080	0	
Nevada	1997	364,319,447	347,039,518	477,837,146	-	-	1,189,196,111	0	
Nevada	1998	383,955,521	303,351,906	501,685,748	-	-	1,188,993,175	0	
Nevada	1999	393,472,325	397,510,883	577,477,196	-	-	1,368,460,404	0	
Nevada	2000	457,675,253	589,727,264	630,109,657	-	-	1,677,512,174	0	
Nevada	2001	439,636,288	661,926,690	674,107,946	-	-	1,775,670,924	0	
Nevada	2002	500,708,457	1,287,227,807	657,280,614	-	-	2,445,216,878	0	
Nevada	2003	560,244,756	1,002,487,503	715,662,888	-	-	2,278,395,147	0	
Nevada	2004	621,862,008	783,868,243	775,448,499	-	-	2,181,178,750	0	
Nevada	2005	616,220,934	766,485,503	823,325,958	-	-	2,206,032,395	0	
Nevada	2006	692,636,351	702,024,818	912,982,468	-	-	2,307,643,637	0	
Nevada	2007	712,200,556	824,604,506	1,322,286,110	-	-	2,859,091,172	0	
New Hampshire	1988	252,803,488	119,901,061	203,345,399	87,655,124	-	663,705,072	0	
New Hampshire	1989	234,946,765	217,312,983	235,348,015	75,157,619	-	762,765,382	0	
New Hampshire	1990	241,536,221	259,760,502	240,900,345	92,438,242	-	834,635,310	0	
New Hampshire	1991	260,141,719	205,080,765	241,177,952	82,311,078	-	788,711,514	0	
New Hampshire	1992	285,808,181	265,144,968	253,737,165	41,944,650	-	846,634,964	0	
New Hampshire	1993	279,493,617	264,027,730	283,496,014	74,308,335	-	901,325,696	0	
New Hampshire	1994	314,086,073	284,405,162	286,147,819	42,554,564	-	927,193,618	0	
New Hampshire	1995	332,373,812	272,400,511	298,025,547	28,369,697	-	931,169,567	0	
New Hampshire	1996	356,329,729	202,957,008	306,213,178	38,576,938	-	904,076,853	0	
New Hampshire	1997	327,085,853	269,116,727	295,343,014	66,111,619	-	957,657,213	0	
New Hampshire	1998	379,340,368	273,163,517	296,275,080	102,922,212	-	1,051,701,177	0	
New Hampshire	1999	383,399,884	353,550,676	311,830,778	85,811,125	-	1,134,592,463	0	
New Hampshire	2000	371,612,555	356,810,727	327,324,467	49,837,913	-	1,105,585,662	0	
New Hampshire	2001	363,577,918	493,492,136	327,779,405	39,427,603	-	1,224,277,062	0	
New Hampshire	2002	346,960,375	774,499,331	339,227,506	110,238,020	-	1,570,925,232	0	
New Hampshire	2003	383,633,208	686,958,663	358,910,278	74,796,393	-	1,504,298,542	0	
New Hampshire	2004	381,166,967	641,007,904	394,769,423	91,170,299	-	1,508,114,593	0	
New Hampshire	2005	412,156,500	593,862,991	428,512,326	129,230,456	-	1,563,762,273	0	
New Hampshire	2006	444,502,774	558,130,092	496,838,075	168,348,202	-	1,667,819,143	0	
New Hampshire	2007	477,497,084	559,526,907	868,271,880	80,082,857	-	1,985,378,728	0	
New Jersey	1988	2,073,109,199	1,731,834,873	4,227,426,164	1,108,412,108	-	9,140,782,344	0	
New Jersey	1989	2,183,764,728	1,974,007,514	4,745,054,555	969,808,889	-	9,872,635,686	0	
New Jersey	1990	2,364,265,442	2,550,437,379	4,888,106,724	1,133,655,124	-	10,936,464,669	0	
New Jersey	1991	2,444,151,278	2,481,827,275	4,397,986,945	877,253,188	-	10,201,218,686	0	
New Jersey	1992	2,689,828,543	2,929,192,390	4,327,663,715	575,311,765	-	10,521,996,413	0	
New Jersey	1993	2,996,718,589	2,532,350,985	4,245,833,860	593,521,279	-	10,368,424,713	0	
New Jersey	1994	3,231,932,887	2,957,910,836	4,269,926,095	639,234,053	-	11,099,003,871	0	
New Jersey	1995	3,175,155,312	2,682,124,713	4,157,029,058	491,233,902	-	10,505,542,985	0	
New Jersey	1996	2,999,224,711	2,302,871,125	4,252,812,116	640,455,344	-	10,195,363,296	0	
New Jersey	1997	3,196,860,901	2,545,256,440	4,294,005,693	479,246,708	-	10,515,369,742	0	
New Jersey	1998	3,594,018,956	2,346,820,388	4,391,742,488	303,854,623	-	10,636,436,455	0	
New Jersey	1999	3,131,582,842	2,744,233,755	4,524,544,981	643,538,393	-	11,043,899,971	0	
New Jersey	2000	3,336,450,761	3,602,748,260	4,697,743,590	667,276,739	-	12,304,219,350	0	
New Jersey	2001	3,254,615,957	5,163,369,591	5,059,968,369	470,562,350	-	13,948,516,267	0	
New Jersey	2002	3,524,610,093	6,900,012,912	5,110,299,481	379,130,839	-	15,914,053,325	0	
New Jersey	2003	3,772,083,713	6,399,872,712	5,390,004,672	634,576,551	-	16,196,537,648	0	
New Jersey	2004	4,204,052,289	5,294,540,755	5,722,735,424	815,329,692	-	16,036,658,160	0	
New Jersey	2005	4,002,026,439	4,959,483,318	6,161,664,883	1,319,921,261	-	16,443,095,901	0	
New Jersey	2006	4,547,140,561	5,470,434,982	7,343,310,219	1,214,023,392	-	18,574,909,154	0	
New Jersey	2007	4,441,444,134	5,079,390,399	9,335,690,450	836,012,711	-	19,692,537,694	0	
New Mexico	1988	263,207,485	499,770,760	260,588,388	-	-	1,023,566,633	0	
New Mexico	1989	254,044,968	531,730,200	288,935,513	-	-	1,074,710,681	0	
New Mexico	1990	266,559,874	614,125,627	298,043,034	-	-	1,178,728,535	0	
New Mexico	1991	290,120,028	544,216,464	313,454,917	-	-	1,147,791,409	0	
New Mexico	1992	307,678,533	564,487,300	321,008,873	-	-	1,193,174,706	0	
New Mexico	1993	320,672,161	645,253,299	296,303,291	-	-	1,262,228,751	0	
New Mexico	1994	371,393,695	547,626,406	307,732,891	-	-	1,226,752,992	0	
New Mexico	1995	370,546,476	640,618,306	316,965,441	-	-	1,328,130,223	0	
New Mexico	1996	381,363,681	444,425,140	342,582,739	-	-	1,168,371,560	0	
New Mexico	1997	315,623,262	375,216,289	325,511,693	-	-	1,016,351,244	0	
New Mexico	1998	372,791,582	259,460,467	321,391,930	-	-	953,643,979	0	
New Mexico	1999	369,365,242	298,302,823	341,133,219	-	-	1,008,801,284	0	
New Mexico	2000	401,247,610	308,241,290	378,298,654	-	-	1,087,787,554	0	
New Mexico	2001	399,776,120	419,768,711	442,798,369	-	-	1,262,343,200	0	
New Mexico	2002	395,877,531	514,913,400	513,015,519	-	-	1,423,806,450	0	
New Mexico	2003	416,199,293	490,942,012	522,800,002	0	-	1,429,941,307	0	
New Mexico	2004	424,722,865	439,336,806	525,965,504	0	-	1,390,025,175	0	
New Mexico	2005	448,972,517	412,759,260	573,230,873	0	-	1,434,962,650	0	
New Mexico	2006	476,542,909	453,719,971	699,489,440	-	-	1,629,752,320	0	
New Mexico	2007	496,065,345	439,507,333	858,165,100	-	-	1,793,737,778	0	

Premiums are derived from the Assessment Data Survey as filed by member cos. Since GAs may correct the data for errors, totals may differ from those used by the GAs. It MAY NOT be utilized in protesting actual GA assessments.

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)
1988 - 2007 Data**

State	Year	Life	Allocated		Unallocated		Assessable Premium	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
			Annuity	A&H	Annuity	Total			
New York	1988	4,446,025,393	4,568,377,805	4,742,304,311	1,632,565,849	15,389,273,358	0		
	1989	4,509,186,013	4,812,919,847	5,149,446,770	1,639,511,338	16,111,063,968	0		
	1990	4,765,779,478	5,726,596,588	5,267,075,151	1,388,082,664	17,147,533,881	0		
	1991	5,073,975,953	5,829,948,814	5,573,432,664	1,313,616,365	17,790,973,796	0		
	1992	5,423,692,378	6,077,931,583	5,692,188,109	749,635,505	17,943,447,575	0		
	1993	5,564,000,618	4,539,803,629	5,895,008,131	741,223,678	16,740,036,056	0		
	1994	5,682,942,116	5,925,954,151	5,687,164,985	(20,828,161)	17,275,233,091	0		
	1995	6,540,894,447	6,077,855,541	5,463,297,233	711,370,555	18,793,417,776	0		
	1996	5,865,473,390	4,961,870,011	5,378,899,201	505,529,008	16,711,771,610	0		
	1997	6,237,127,269	5,624,309,462	5,951,408,523	456,203,706	18,269,048,960	0		
	1998	6,671,375,041	4,921,252,456	5,865,800,022	878,698,579	18,337,126,098	0		
	1999	6,274,814,732	5,878,277,911	6,370,923,275	663,704,996	19,187,720,914	0		
	2000	6,349,579,179	7,613,325,320	7,206,223,650	680,144,164	21,849,272,313	0		
	2001	6,372,678,143	10,572,064,049	6,848,297,092	912,651,400	24,705,690,684	0		
	2002	6,683,022,346	14,288,214,828	7,434,052,485	460,435,693	28,865,725,352	0		
	2003	7,093,177,608	12,339,386,483	7,851,903,600	631,846,092	27,916,313,783	0		
	2004	7,635,497,556	10,723,207,047	8,800,931,777	942,362,774	28,101,999,154	0		
	2005	7,699,921,709	9,442,568,288	9,104,872,358	1,326,022,439	27,573,384,794	0		
2006	8,202,674,363	10,976,356,560	8,662,114,950	1,468,048,338	29,309,194,211	0			
2007	8,538,356,100	10,777,659,214	13,303,773,763	1,110,537,877	33,730,326,954	0			
North Carolina	1988	1,576,211,257	965,244,453	1,169,154,078	297,345,235	4,007,955,023	0		
	1989	1,623,745,015	999,194,134	1,319,275,033	140,253,076	4,082,467,258	0		
	1990	1,822,113,981	1,187,538,879	1,457,270,393	161,054,913	4,627,978,166	0		
	1991	1,890,224,150	1,009,419,304	1,575,306,222	985,271,351	5,460,221,027	0		
	1992	2,005,947,831	1,053,287,642	1,674,492,275	646,822,015	5,380,549,763	0		
	1993	2,303,511,574	821,679,848	1,821,947,289	757,431,262	5,704,569,973	0		
	1994	2,436,915,646	1,203,222,295	1,911,502,511	720,045,572	6,271,686,024	0		
	1995	2,534,603,476	1,189,509,137	3,010,616,221	626,791,461	7,361,520,295	0		
	1996	2,610,371,300	1,024,509,545	3,123,139,337	649,527,488	7,407,547,670	0		
	1997	2,549,315,599	1,236,750,477	3,295,674,983	579,634,800	7,661,375,859	0		
	1998	3,102,840,241	1,300,280,894	3,349,075,310	473,111,198	8,225,307,643	0		
	1999	2,696,896,497	1,836,633,077	3,649,778,320	891,843,054	9,075,150,948	0		
	2000	3,336,683,293	2,053,852,555	4,112,063,991	699,776,079	10,202,375,918	0		
	2001	3,045,458,927	2,843,495,265	4,317,663,762	492,959,828	10,699,577,782	0		
	2002	3,135,939,431	3,979,428,122	4,698,009,006	619,625,352	12,433,001,911	0		
	2003	2,983,351,816	3,676,818,985	4,905,869,805	430,790,322	11,996,830,928	0		
	2004	3,017,296,814	3,145,321,138	5,362,292,378	412,138,877	11,937,049,207	0		
	2005	3,115,275,303	3,099,911,047	5,884,210,882	817,039,712	12,916,436,944	0		
2006	3,370,338,158	3,375,914,426	6,752,379,642	442,370,847	13,941,003,073	0			
2007	3,471,950,313	3,430,752,748	7,751,883,243	526,667,603	15,181,253,907	0			
North Dakota	1988	149,101,958	150,864,610	117,708,329	20,081,033	437,755,930	0		
	1989	147,961,050	144,092,600	118,596,232	23,499,885	434,149,767	0		
	1990	142,834,709	173,952,839	125,638,553	21,249,321	463,675,422	0		
	1991	137,922,363	150,360,104	439,549,120	30,874,468	758,706,055	0		
	1992	152,556,667	137,468,723	427,971,629	23,033,145	741,030,164	0		
	1993	150,416,311	131,286,055	431,716,028	30,785,124	744,203,518	0		
	1994	166,905,606	186,484,399	417,967,802	37,601,911	808,959,718	0		
	1995	177,236,172	169,084,571	491,480,586	40,178,860	877,980,189	0		
	1996	187,428,957	115,781,794	500,364,417	25,722,770	829,297,938	0		
	1997	172,230,258	129,491,597	526,107,462	23,451,593	851,280,910	0		
	1998	173,984,219	126,063,852	539,861,490	26,800,511	866,710,072	0		
	1999	179,281,481	166,910,886	575,402,233	14,751,927	936,346,527	964,766	UA 403b (A,L5.2+6.3)	
	2000	170,778,946	186,989,723	613,396,859	5,592,101	976,757,629	992,413	UA 403b (A,L5.2+6.3)	
	2001	167,726,029	237,276,819	667,558,395	5,084,432	1,077,645,675	1,868,793	UA 403b (A,L5.2+6.3)	
	2002	179,993,108	298,409,254	718,328,407	4,391,859	1,201,122,628	1,319,154	UA 403b (A,L5.2+6.3)	
	2003	199,940,786	214,983,939	752,551,816	8,927,860	1,176,404,401	2,425,038	UA 403b (A,L5.2+6.3)	
	2004	190,420,415	246,554,585	747,293,199	7,477,913	1,191,746,112	2,945,300	UA 403b (A,L5.2+6.3)	
	2005	204,700,170	232,238,540	795,945,941	9,976,482	1,242,861,133	2,021,166	UA 403b (A,L5.2+6.3)	
2006	209,507,628	280,702,791	888,908,754	-	1,379,119,173	2,159,080	UA 403b (A,L5.2+6.3)		
2007	225,711,099	298,272,097	928,023,397	3,487,589	1,455,494,182	2,347,150	UA 403b (A,L5.2+6.3)		
Ohio	1988	2,534,034,513	1,736,787,192	4,989,784,981	1,042,229,723	10,302,836,409	0		
	1989	2,407,743,599	1,856,477,537	3,619,642,666	1,083,026,448	8,966,890,250	0		
	1990	2,741,981,136	2,179,135,465	3,828,721,118	1,187,795,652	9,937,633,371	0		
	1991	2,920,332,567	1,828,524,058	3,966,484,296	1,205,698,462	9,921,039,383	0		
	1992	3,055,029,400	1,893,658,459	4,254,594,238	956,370,309	10,159,652,406	0		
	1993	3,987,751,884	1,716,262,992	4,446,737,088	962,654,689	11,113,406,653	0		
	1994	3,819,936,218	2,179,499,942	4,258,140,845	646,454,967	10,904,031,972	0		
	1995	4,118,333,150	2,336,864,381	4,489,683,366	819,651,829	11,764,532,726	0		
	1996	3,975,047,154	1,909,547,932	5,602,533,542	551,809,112	12,038,937,740	0		
	1997	4,104,119,628	1,912,971,877	5,500,310,888	727,195,937	12,244,598,330	0		
	1998	3,760,213,838	2,023,173,180	5,903,365,925	558,994,105	12,245,747,048	0		
	1999	4,183,454,778	2,853,879,537	6,488,902,076	551,307,354	14,077,543,745	0		
	2000	3,779,121,377	3,602,435,917	7,043,854,647	505,227,072	14,930,639,013	0		
	2001	3,622,186,707	4,334,730,583	7,566,267,097	594,923,355	16,118,107,742	0		
	2002	3,707,075,429	5,874,525,077	8,242,618,933	767,287,844	18,591,507,283	0		
	2003	3,719,882,283	5,246,506,175	8,587,872,327	926,264,454	18,480,525,239	0		
	2004	3,862,254,207	4,987,695,103	8,738,796,050	958,314,758	18,547,060,118	0		
	2005	3,864,828,736	4,735,825,309	9,482,567,741	765,735,371	18,848,957,157	0		
2006	3,984,767,132	4,919,614,463	10,312,210,172	923,440,738	20,140,032,505	0			
2007	4,338,276,521	4,669,275,115	12,159,708,876	1,721,027,001	22,888,287,513	0			

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)
1988 - 2007 Data**

State	Year	Life	Allocated		Unallocated		Assessable	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
			Annuity	A&H	Annuity		Premium Total		
Oklahoma	1988	616,592,071	419,483,946	642,145,110	-	-	1,678,221,127	0	
Oklahoma	1989	588,134,826	444,775,606	698,963,531	-	-	1,731,873,963	0	
Oklahoma	1990	612,296,761	543,871,818	733,415,184	-	-	1,889,583,763	0	
Oklahoma	1991	668,388,118	578,791,425	784,259,157	-	-	2,031,438,700	0	
Oklahoma	1992	707,696,169	629,789,858	845,953,596	-	-	2,183,439,623	0	
Oklahoma	1993	724,875,640	536,701,938	1,071,589,567	-	-	2,333,167,145	0	
Oklahoma	1994	792,088,110	582,260,416	1,080,525,188	-	-	2,454,873,714	0	
Oklahoma	1995	814,360,950	620,410,943	1,125,179,250	-	-	2,559,951,143	0	
Oklahoma	1996	789,424,307	490,109,556	1,184,654,949	-	-	2,464,188,812	0	
Oklahoma	1997	770,220,072	494,871,326	1,244,437,896	-	-	2,509,529,294	0	
Oklahoma	1998	776,113,533	475,026,538	1,310,866,836	-	-	2,562,006,907	0	
Oklahoma	1999	780,537,634	618,103,240	1,300,192,293	-	-	2,698,833,167	0	
Oklahoma	2000	811,989,165	698,871,483	1,371,204,007	-	-	2,882,064,655	0	
Oklahoma	2001	876,872,355	984,869,537	1,495,429,443	-	-	3,357,171,335	0	
Oklahoma	2002	866,788,664	1,205,522,724	1,584,870,053	-	-	3,657,181,441	0	
Oklahoma	2003	911,263,971	1,120,068,031	1,727,633,006	-	-	3,758,965,008	0	
Oklahoma	2004	931,033,557	1,062,686,358	1,831,615,910	-	-	3,825,335,825	0	
Oklahoma	2005	926,444,980	987,551,770	1,980,212,671	-	-	3,894,209,421	0	
Oklahoma	2006	1,060,841,763	1,063,511,980	2,171,467,297	-	-	4,295,821,040	0	
Oklahoma	2007	1,097,782,359	1,017,178,609	2,512,947,694	-	-	4,627,908,662	0	
Oregon	1988	506,312,289	895,696,039	428,769,940	-	-	1,830,778,268	0	
Oregon	1989	514,579,970	1,030,798,115	476,923,224	-	-	2,022,301,309	0	
Oregon	1990	537,896,369	937,962,526	544,414,811	-	-	2,020,273,706	0	
Oregon	1991	567,228,111	830,408,324	555,223,454	260,045,972	260,045,972	2,212,905,861	0	
Oregon	1992	596,415,790	812,673,520	627,877,935	281,849,324	281,849,324	2,318,816,569	0	
Oregon	1993	622,685,909	696,695,276	582,601,955	192,373,597	192,373,597	2,094,356,737	0	
Oregon	1994	697,121,068	925,325,110	569,074,748	152,049,491	152,049,491	2,343,570,417	0	
Oregon	1995	714,798,506	914,040,453	613,797,359	60,386,398	60,386,398	2,303,022,716	0	
Oregon	1996	755,357,432	715,264,307	654,376,965	62,180,671	62,180,671	2,187,179,375	0	
Oregon	1997	719,950,509	686,661,197	792,864,569	65,154,294	65,154,294	2,264,630,569	0	
Oregon	1998	720,826,519	550,848,286	960,047,164	56,616,238	56,616,238	2,288,338,207	0	
Oregon	1999	728,877,210	726,671,578	786,285,685	125,216,390	125,216,390	2,367,050,863	0	
Oregon	2000	743,282,612	893,636,452	909,940,157	73,526,876	73,526,876	2,620,386,097	0	
Oregon	2001	771,999,343	1,004,482,176	803,603,902	93,354,686	93,354,686	2,673,440,107	0	
Oregon	2002	790,911,199	1,332,585,909	848,558,514	51,183,511	51,183,511	3,023,239,133	0	
Oregon	2003	847,274,270	1,396,433,518	884,605,712	48,002,935	48,002,935	3,176,316,435	0	
Oregon	2004	880,003,563	1,274,161,437	987,967,712	38,304,389	38,304,389	3,180,437,101	0	
Oregon	2005	856,725,793	1,082,211,585	1,118,685,177	21,704,483	21,704,483	3,079,327,038	0	
Oregon	2006	928,149,167	1,099,881,946	1,346,163,921	15,663,377	15,663,377	3,389,858,411	0	
Oregon	2007	940,070,559	1,228,133,633	1,985,559,448	-	-	4,153,763,640	0	
Pennsylvania	1988	2,700,343,793	2,724,377,425	1,690,553,654	-	-	7,115,274,872	0	
Pennsylvania	1989	2,859,921,673	3,506,394,627	1,785,997,652	-	-	8,152,313,952	0	
Pennsylvania	1990	3,035,490,589	3,622,625,730	1,888,296,161	-	-	8,546,412,480	0	
Pennsylvania	1991	3,191,579,628	2,821,578,406	1,985,179,991	-	-	7,998,338,025	0	
Pennsylvania	1992	3,358,538,676	2,438,918,555	2,017,525,467	1,628,237,584	1,628,237,584	9,443,220,282	0	
Pennsylvania	1993	3,578,335,954	2,225,973,485	2,117,059,165	1,379,394,121	1,379,394,121	9,300,762,725	0	
Pennsylvania	1994	3,734,032,803	2,530,741,767	2,228,943,235	1,369,288,162	1,369,288,162	9,863,005,967	0	
Pennsylvania	1995	3,790,467,592	2,878,497,123	2,354,037,821	1,244,507,998	1,244,507,998	10,267,510,534	0	
Pennsylvania	1996	3,878,535,536	2,375,412,080	2,442,567,996	942,485,425	942,485,425	9,639,001,037	0	
Pennsylvania	1997	4,096,755,372	2,561,449,089	3,046,664,447	1,121,172,513	1,121,172,513	10,826,041,421	0	
Pennsylvania	1998	4,404,475,350	2,543,399,536	3,807,399,187	1,180,688,239	1,180,688,239	11,935,962,312	0	
Pennsylvania	1999	3,949,231,052	3,219,744,087	4,298,497,622	1,691,105,187	1,691,105,187	13,158,577,948	0	
Pennsylvania	2000	4,065,294,184	4,488,726,962	4,761,736,114	2,041,018,228	2,041,018,228	15,356,775,488	0	
Pennsylvania	2001	4,102,437,813	6,056,074,057	5,453,565,481	1,279,744,383	1,279,744,383	16,891,821,734	0	
Pennsylvania	2002	4,241,759,312	7,757,730,305	5,423,904,037	886,465,132	886,465,132	18,309,858,786	0	
Pennsylvania	2003	4,283,734,618	6,612,923,769	5,454,626,329	1,999,372,190	1,999,372,190	18,350,656,906	0	
Pennsylvania	2004	4,440,999,335	5,576,480,544	6,099,829,758	1,689,775,776	1,689,775,776	17,807,085,413	0	
Pennsylvania	2005	4,483,627,399	5,460,271,116	6,311,221,044	1,692,178,534	1,692,178,534	17,947,298,093	0	
Pennsylvania	2006	4,768,194,250	6,048,284,361	6,921,767,748	1,274,331,754	1,274,331,754	19,012,578,113	0	
Pennsylvania	2007	5,066,977,183	5,466,247,689	9,928,397,167	1,261,160,193	1,261,160,193	21,722,782,232	0	
Puerto Rico	1988	202,599,488	25,279,811	425,612,159	-	-	653,491,458	0	
Puerto Rico	1989	208,835,315	39,507,260	459,918,822	-	-	708,261,397	0	
Puerto Rico	1990	218,158,248	44,600,136	491,454,195	-	-	754,212,579	0	
Puerto Rico	1991	219,457,003	48,510,553	493,779,178	-	-	761,746,734	0	
Puerto Rico	1992	242,057,864	68,159,460	488,694,921	-	-	798,912,245	0	
Puerto Rico	1993	243,162,226	46,009,753	516,131,878	-	-	805,303,857	0	
Puerto Rico	1994	273,209,720	61,908,792	547,843,632	-	-	882,962,144	0	
Puerto Rico	1995	273,978,756	51,075,560	677,006,797	-	-	1,002,061,113	0	
Puerto Rico	1996	321,962,959	60,907,369	863,693,287	-	-	1,246,563,615	0	
Puerto Rico	1997	318,651,746	57,572,959	942,379,370	-	-	1,318,604,075	0	
Puerto Rico	1998	315,930,532	50,426,968	1,026,175,813	-	-	1,392,533,313	0	
Puerto Rico	1999	299,651,540	78,385,779	1,506,890,561	-	-	1,884,927,880	0	
Puerto Rico	2000	305,819,949	117,061,021	1,327,409,479	-	-	1,750,290,449	0	
Puerto Rico	2001	344,030,482	94,209,655	2,000,429,756	-	-	2,438,669,893	0	
Puerto Rico	2002	326,152,465	157,812,085	1,805,219,153	-	-	2,289,183,703	0	
Puerto Rico	2003	342,246,780	157,781,808	1,829,094,568	0	0	2,329,123,156	0	
Puerto Rico	2004	358,055,028	134,095,632	1,920,507,213	0	0	2,412,657,873	0	
Puerto Rico	2005	384,344,050	116,205,874	2,126,705,528	0	0	2,627,255,452	0	
Puerto Rico	2006	394,855,050	147,589,799	2,322,285,870	-	-	2,864,730,719	0	
Puerto Rico	2007	408,813,039	191,221,562	2,038,007,707	-	-	2,638,042,308	0	

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)
1988 - 2007 Data**

State	Year	Life	Allocated		Unallocated		Assessable Premium	403(b) Amounts	Adjustments Exhibit Line reference
			Annuity	A&H	Annuity		Included in Allocated Annuity		
Rhode Island	1988	241,592,427	135,208,925	124,908,211	-		501,709,563	0	
	1989	235,543,411	177,930,743	101,472,217	-		514,946,371	0	
	1990	252,225,269	313,351,542	117,873,033	-		683,449,844	0	
	1991	242,886,184	317,370,437	130,663,108	-		690,919,729	0	
	1992	283,767,485	187,380,350	142,290,204	-		613,438,039	0	
	1993	275,778,174	179,480,221	163,891,426	-		619,149,821	0	
	1994	286,520,020	269,677,400	185,799,271	-		741,996,691	0	
	1995	344,571,784	296,639,953	169,288,773	-		810,500,510	0	
	1996	340,977,377	275,125,829	185,044,330	56,476,573		857,624,109	0	
	1997	492,526,568	343,303,826	185,583,861	80,439,353		1,101,853,608	0	
	1998	389,341,189	368,445,580	231,565,704	43,056,159		1,032,408,632	0	
	1999	440,446,802	494,412,734	196,223,939	37,959,052		1,169,042,527	0	
	2000	375,792,365	548,477,925	189,191,140	60,020,952		1,173,482,382	0	
	2001	325,026,405	541,430,666	160,270,108	92,433,565		1,119,160,744	0	
	2002	330,861,666	676,899,528	268,634,287	71,646,735		1,348,042,216	0	
	2003	339,041,953	599,008,931	315,220,851	71,432,255		1,324,703,990	0	
	2004	351,494,156	554,865,549	303,817,484	73,967,893		1,284,145,082	0	
	2005	374,318,361	465,827,371	323,101,834	32,064,795		1,195,312,361	7,914,750	UA 403b (A,L5.2+6.3)
	2006	405,840,552	549,769,877	384,717,537	28,792,157		1,369,120,123	11,681,112	UA 403b (A,L5.2+6.3)
	2007	436,367,504	521,784,309	400,591,598	31,790,221		1,390,533,632	11,698,542	UA 403b (A,L5.2+6.3)
South Carolina	1988	808,452,560	346,192,899	819,627,720	-		1,974,273,179	0	
	1989	814,318,036	337,981,640	875,250,418	-		2,027,550,094	0	
	1990	880,477,875	476,727,196	1,005,882,561	-		2,363,087,632	0	
	1991	930,638,160	443,003,035	984,931,346	-		2,358,572,541	0	
	1992	970,732,687	431,429,093	1,020,691,852	-		2,422,853,632	0	
	1993	1,053,428,777	431,367,337	1,085,608,064	-		2,570,404,178	0	
	1994	1,135,146,769	585,195,477	1,121,728,041	-		2,842,070,287	0	
	1995	1,209,662,608	528,614,246	1,163,662,102	-		2,901,938,956	0	
	1996	1,134,564,209	450,933,838	1,239,784,959	-		2,825,283,006	0	
	1997	1,119,268,528	513,078,474	1,315,429,048	-		2,947,776,050	0	
	1998	1,217,115,119	526,140,202	1,400,686,753	-		3,143,942,074	0	
	1999	1,257,134,727	776,680,609	1,476,502,636	-		3,510,317,972	0	
	2000	1,234,999,145	802,629,737	1,581,222,394	-		3,618,851,276	0	
	2001	1,295,315,977	1,166,497,124	1,703,624,206	-		4,165,437,307	0	
	2002	1,261,387,093	1,845,580,369	1,862,783,234	-		4,969,750,696	0	
	2003	1,329,171,095	1,551,652,692	2,009,881,222	-		4,890,705,009	0	
	2004	1,416,843,063	1,480,694,683	2,133,081,032	-		5,030,618,778	0	
	2005	1,390,839,284	1,414,756,410	2,356,388,762	-		5,161,984,456	0	
	2006	1,508,302,360	1,586,695,199	2,619,903,242	-		5,714,900,801	0	
	2007	1,575,162,470	1,578,173,954	3,211,067,351	-		6,364,403,775	0	
South Dakota	1988	171,874,879	160,470,797	224,310,316	-		556,655,992	0	
	1989	164,165,888	154,402,927	239,395,164	-		557,963,979	0	
	1990	167,821,811	165,387,972	254,570,615	-		587,780,398	0	
	1991	179,567,209	181,276,707	266,294,144	-		627,138,060	0	
	1992	189,295,694	177,520,864	293,691,882	-		660,508,440	0	
	1993	184,534,209	154,806,390	309,129,040	-		648,469,639	0	
	1994	204,777,549	198,188,809	336,796,117	-		739,762,475	0	
	1995	223,151,747	199,043,824	315,070,850	-		737,266,421	0	
	1996	231,483,651	145,665,585	351,139,255	-		728,288,491	0	
	1997	233,356,861	153,521,535	415,557,589	-		802,435,985	0	
	1998	225,174,978	143,147,379	410,864,385	-		779,186,742	0	
	1999	235,379,857	213,865,986	445,546,362	-		894,792,205	0	
	2000	239,961,279	218,007,368	466,355,760	-		924,324,407	0	
	2001	245,809,542	292,699,443	511,256,771	-		1,049,765,756	0	
	2002	283,298,104	359,384,401	524,895,916	-		1,167,578,421	0	
	2003	269,449,663	325,976,844	566,158,179	0		1,161,584,686	10,394,109	UA 403b (A,L5.2+6.3)
	2004	306,844,117	296,402,066	603,701,228	0		1,206,947,411	2,329,689	UA 403b (A,L5.2+6.3)
	2005	319,199,205	245,994,641	641,529,592	0		1,206,723,438	3,392,799	UA 403b (A,L5.2+6.3)
	2006	338,323,244	303,115,714	705,336,064	-		1,346,775,022	0	UA 403b (A,L5.2+6.3)
	2007	371,442,131	325,147,107	758,157,353	-		1,454,746,591	3,322,340	UA 403b (A,L5.2+6.3)
Tennessee	1988	1,094,456,855	630,847,662	1,132,760,117	-		2,858,064,634	42,513,662	A, L2, C2
	1989	1,103,309,502	695,982,293	1,181,216,142	-		2,980,507,937	59,314,805	A, L2, C2
Allc anty incl 403(b) all yrs	1990	1,155,059,260	835,584,984	1,212,050,455	-		3,202,694,699	59,500,579	A, L2, C2
	1991	1,255,918,023	763,382,831	1,305,663,313	-		3,324,964,167	67,284,316	A, L2, C2
	1992	1,344,609,250	840,424,832	1,368,966,567	-		3,554,000,649	83,202,481	A, L2, C2
	1993	1,400,980,664	883,362,163	1,483,713,333	-		3,768,056,160	74,961,477	A, L2, C2
	1994	1,560,367,985	1,037,462,461	1,549,027,334	-		4,146,857,780	82,789,359	A, L2, C2
	1995	1,727,962,837	1,047,808,902	3,719,779,960	-		6,495,551,699	91,703,614	A, L2, C2
	1996	1,607,097,663	899,183,122	3,042,149,224	-		5,548,430,009	71,669,381	A, L2, C2
	1997	1,675,851,142	1,050,846,109	2,399,520,536	-		5,126,217,787	74,931,317	A, L2, C2
	1998	1,751,128,399	1,054,235,470	2,446,290,662	-		5,251,654,531	56,840,224	A, L2, C2
	1999	2,047,396,226	1,504,172,662	2,691,537,939	-		6,243,106,827	59,059,716	A, L2, C2
	2000	1,941,843,631	1,993,897,874	2,734,710,007	-		6,670,451,512	61,462,214	A, L2, C2
	2001	1,827,245,940	2,222,183,682	2,947,465,238	-		6,996,894,860	91,598,965	A, L2, C2
	2002	1,856,272,245	2,787,661,531	3,160,529,817	-		7,804,463,593	136,100,928	A, L2, C2
	2003	1,948,227,424	2,390,825,804	3,395,318,045	-		7,734,371,273	120,381,291	A, L2, C2
	2004	2,069,665,421	2,272,702,063	3,633,432,198	-		7,975,799,682	122,200,801	A, L2, C2
	2005	2,005,776,067	2,154,340,621	4,235,582,734	-		8,395,699,422	105,110,301	A, L2, C2
	2006	2,098,133,996	2,570,841,828	4,641,595,940	-		9,310,571,764	170,244,485	A, L2, C2
	2007	2,234,888,240	2,503,034,109	5,265,221,613	2,998		10,003,146,960	154,641,262	A, L2, C2

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)
1988 - 2007 Data**

State	Year	Life	Allocated		Unallocated		Assessable Premium	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
			Annuity	A&H	Annuity		Total		
Texas	1988	3,815,419,554	2,268,537,114	4,422,066,159	1,339,828,984		11,845,851,811	0	
	1989	3,599,963,635	2,384,369,898	4,945,087,925	1,438,852,364		12,368,273,822	0	
	1990	3,756,690,986	2,554,557,046	5,435,265,671	1,412,926,882		13,159,440,585	0	
	1991	4,101,784,095	2,470,818,838	5,494,771,599	1,445,275,145		13,512,649,677	0	
	1992	4,260,916,595	3,112,732,688	5,850,881,673	1,183,778,858		14,408,309,814	0	
	1993	4,568,272,333	2,424,316,050	6,040,321,328	1,038,398,764		14,071,308,475	0	
	1994	4,856,277,402	2,960,162,037	6,105,777,363	1,144,681,743		15,066,898,545	0	
	1995	5,045,233,055	3,078,479,254	6,243,546,186	1,064,458,213		15,431,716,708	0	
	1996	4,996,187,312	2,841,705,439	6,530,505,680	808,306,230		15,176,704,661	0	
	1997	5,173,395,954	3,023,595,878	6,772,660,413	1,019,117,116		15,988,769,361	0	
	1998	5,217,470,879	3,117,683,503	7,159,771,033	732,298,784		16,227,224,199	0	
	1999	5,473,118,724	4,524,771,408	7,789,530,339	875,632,734		18,663,053,205	0	
	2000	5,363,813,458	4,589,376,804	8,238,565,256	930,820,115		19,122,575,633	0	
	2001	5,911,727,433	6,833,667,279	12,519,125,940	972,205,677		26,236,726,329	0	
	2002	5,984,160,901	9,353,909,601	10,085,143,681	1,388,948,010		26,812,162,193	0	
	2003	6,199,516,177	8,631,385,888	11,295,441,071	1,301,404,741		27,427,747,877	0	
	2004	6,550,951,224	7,505,503,713	12,215,265,686	1,426,515,894		27,698,236,517	0	
	2005	6,657,225,931	8,088,609,503	13,909,037,431	413,601,202		29,068,474,067	111,496,799	UA 403b (A,L5.2+6.3)
	2006	7,264,913,881	9,633,442,441	15,474,603,274	263,035,259		32,635,994,855	153,773,541	UA 403b (A,L5.2+6.3)
	2007	7,622,698,764	9,538,505,848	17,682,293,749	288,076,403		35,131,574,764	143,224,160	UA 403b (A,L5.2+6.3)
Utah	1988	313,526,813	290,557,522	470,386,838	-		1,074,471,173	0	
	1989	299,172,790	379,254,528	581,428,474	-		1,259,855,792	0	
	1990	318,604,445	414,986,860	644,904,260	-		1,378,495,565	0	
	1991	354,581,693	340,404,656	506,517,887	140,164,604		1,341,668,840	0	
	1992	387,308,050	349,394,173	524,792,525	117,830,898		1,379,325,646	0	
	1993	404,053,511	284,964,556	572,786,897	118,494,471		1,380,299,435	0	
	1994	448,122,101	335,080,149	598,429,341	82,023,413		1,463,655,004	0	
	1995	466,569,480	361,825,176	618,199,870	74,926,370		1,521,520,896	0	
	1996	538,241,101	293,089,887	896,321,487	57,549,757		1,785,202,232	0	
	1997	519,625,457	344,918,051	929,835,181	45,809,089		1,840,187,778	0	
	1998	537,069,568	331,698,352	1,022,320,045	41,350,152		1,932,438,117	0	
	1999	710,486,850	448,838,668	1,149,140,939	25,579,174		2,334,045,631	0	
	2000	523,164,041	485,538,959	1,283,676,867	48,591,441		2,340,971,308	0	
	2001	517,566,609	657,243,561	1,425,971,566	38,623,752		2,639,405,488	1,772,286	UA 403b (A,L5.2+6.3)
	2002	538,503,454	893,815,012	1,500,294,415	29,649,653		2,962,262,534	818,982	UA 403b (A,L5.2+6.3)
	2003	601,682,895	862,874,288	1,505,793,625	29,971,231		3,000,322,039	4,633,254	UA 403b (A,L5.2+6.3)
	2004	618,140,701	799,269,204	1,592,483,757	26,970,899		3,036,864,561	4,832,155	UA 403b (A,L5.2+6.3)
	2005	672,114,026	444,188,124	1,833,857,405	34,156,835		2,984,316,390	3,102,711	UA 403b (A,L5.2+6.3)
	2006	717,123,386	557,218,553	2,024,428,717	21,684,280		3,320,454,936	9,492,005	UA 403b (A,L5.2+6.3)
	2007	833,532,196	811,359,536	2,429,981,594	25,065,139		4,099,938,465	11,133,043	UA 403b (A,L5.2+6.3)
Vermont	1988	122,626,500	110,419,005	93,493,091	32,147,720		358,686,316	0	
	1989	121,866,023	103,462,668	114,573,357	31,655,100		371,557,148	0	
	1990	125,284,028	129,964,173	121,889,421	30,348,856		407,486,478	0	
	1991	140,035,940	97,458,725	121,428,543	46,492,982		405,416,190	0	
	1992	144,127,741	101,249,949	110,744,720	36,425,854		392,548,264	0	
	1993	149,477,430	91,852,476	100,302,377	24,211,331		365,843,614	0	
	1994	148,603,072	120,243,180	100,735,266	25,504,706		395,086,224	0	
	1995	156,076,340	130,970,112	103,963,046	26,580,328		417,589,826	0	
	1996	157,634,026	107,804,469	125,040,436	5,126,379		395,605,310	0	
	1997	185,895,076	134,030,611	136,455,905	19,201,038		475,582,630	0	
	1998	203,025,510	147,820,152	145,892,884	35,091,296		531,829,842	0	
	1999	172,802,446	157,281,818	162,721,759	20,633,887		513,439,910	0	
	2000	157,480,327	167,531,791	176,952,104	14,182,348		516,146,570	0	
	2001	163,055,866	208,920,556	180,145,681	26,300,720		578,422,823	0	
	2002	170,834,571	283,646,412	191,392,830	8,116,588		653,990,401	0	
	2003	177,530,714	258,254,076	196,191,535	10,055,004		642,031,329	0	
	2004	186,017,356	268,779,890	206,948,324	12,025,335		673,770,905	0	
	2005	185,152,502	236,548,777	239,497,821	13,441,274		674,640,374	0	
	2006	199,520,573	247,475,120	284,171,600	22,308,478		753,475,771	0	
	2007	212,039,129	247,937,825	366,182,457	11,031,139		837,190,550	0	
Virginia	1988	1,501,089,283	910,923,198	2,363,356,212	-		4,775,368,693	0	
	1989	1,543,941,404	1,049,042,899	2,657,188,303	-		5,250,172,606	0	
	1990	1,660,561,706	1,103,217,804	2,128,224,081	-		4,892,003,591	0	
	1991	1,729,816,670	945,263,271	2,250,538,034	-		4,925,617,975	0	
	1992	1,889,473,142	1,257,251,934	2,348,996,620	-		5,495,721,696	0	
	1993	1,907,656,659	1,126,828,951	2,519,918,117	-		5,554,403,727	0	
	1994	2,049,832,358	1,532,486,706	2,520,943,348	-		6,103,262,412	0	
	1995	2,190,692,461	1,400,792,149	2,639,522,810	-		6,231,007,420	0	
	1996	2,227,159,561	1,192,305,410	2,690,850,982	-		6,110,315,953	0	
	1997	2,183,619,207	1,364,423,874	2,716,987,365	-		6,265,030,446	0	
	1998	2,343,446,115	1,408,582,622	2,828,357,943	-		6,580,386,680	0	
	1999	2,290,594,933	2,028,097,258	3,086,655,463	-		7,405,347,654	0	
	2000	2,495,479,386	2,090,547,968	3,622,895,043	-		8,208,922,397	0	
	2001	2,395,872,565	2,486,863,710	3,788,332,286	-		8,671,068,561	0	
	2002	2,422,101,179	3,299,077,415	4,625,861,868	-		10,347,040,462	0	
	2003	2,556,657,303	3,079,248,641	5,035,520,945	-		10,671,426,889	0	
	2004	2,614,519,974	2,799,229,962	5,516,056,428	-		10,929,806,364	0	
	2005	2,686,824,082	2,409,315,752	5,989,332,444	-		11,085,472,278	0	
	2006	2,936,162,430	2,702,514,754	5,795,171,726	-		11,433,848,910	0	
	2007	2,991,698,548	2,668,467,549	6,636,005,822	-		12,296,171,919	0	

Premiums are derived from the Assessment Data Survey as filed by member cos. Since GAs may correct the data for errors, totals may differ from those used by the GAs. It MAY NOT be utilized in protesting actual GA assessments.

Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)
1988 - 2007 Data

State	Year	Life	Allocated		Unallocated		Assessable Premium	403(b) Amounts	Adjustments Exhibit Line reference
			Annuity	A&H	Annuity	Total	Included in Allocated Annuity		
Washington	1988	840,791,631	1,043,673,472	591,169,771	437,364,236	2,912,999,110	0		
	1989	807,137,955	1,210,734,505	640,054,085	488,580,358	3,146,506,903	0		
	1990	894,491,367	1,237,761,805	698,740,449	521,619,599	3,352,613,220	0		
	1991	942,705,118	1,153,819,584	779,175,455	668,575,581	3,544,275,738	0		
	1992	978,983,875	1,242,921,040	794,668,027	622,392,323	3,638,965,265	0		
	1993	1,043,427,820	1,103,729,433	858,202,022	691,524,499	3,696,883,774	0		
	1994	1,124,669,859	1,422,941,443	902,566,719	459,774,576	3,909,952,597	0		
	1995	1,162,485,889	1,463,600,440	864,885,764	493,225,941	3,984,198,034	0		
	1996	1,236,711,432	1,266,424,365	905,247,281	369,674,707	3,778,057,785	0		
	1997	1,242,837,207	1,251,259,432	909,853,333	605,162,364	4,009,112,336	0		
	1998	1,232,207,831	1,363,392,378	958,797,014	527,811,650	4,082,208,873	0		
	1999	1,271,654,835	2,316,038,643	1,100,946,533	455,794,281	5,144,434,292	0		
	2000	1,399,369,958	1,872,146,199	1,106,871,192	395,949,555	4,774,336,904	0		
	2001	1,371,867,485	2,318,848,681	1,215,145,558	246,709,902	5,152,571,626	23,723,945	UA 403b (A,L5.2+6.3)	
	2002	1,527,129,090	3,062,591,423	1,289,837,101	134,508,901	6,014,066,515	30,730,343	UA 403b (A,L5.2+6.3)	
	2003	1,539,818,330	2,657,266,249	1,474,547,040	107,950,133	5,779,581,752	30,046,356	UA 403b (A,L5.2+6.3)	
	2004	1,543,364,705	2,441,411,809	1,636,749,017	86,959,788	5,708,485,319	199,140,577	UA 403b (A,L5.2+6.3)	
	2005	1,658,829,760	1,799,373,465	1,796,449,633	113,316,782	5,367,969,640	13,305,202	UA 403b (A,L5.2+6.3)	
	2006	1,674,325,987	1,929,963,560	2,094,078,881	70,571,900	5,768,940,328	51,596,854	UA 403b (A,L5.2+6.3)	
	2007	1,692,386,178	2,266,111,280	2,433,202,435	95,548,221	6,487,248,114	109,611,907	UA 403b (A,L5.2+6.3)	
West Virginia	1988	319,827,097	211,836,963	350,969,222	-	882,633,282	0		
	1989	321,654,307	219,131,663	371,883,149	-	912,669,119	0		
	1990	325,388,423	219,521,544	456,136,849	-	1,001,046,816	0		
	1991	368,245,037	210,735,750	502,025,018	-	1,081,005,805	0		
	1992	376,679,927	242,273,021	512,768,938	-	1,131,721,886	0		
	1993	385,572,008	213,513,375	532,791,316	37,437,552	1,169,314,251	0		
	1994	401,468,979	296,839,571	536,393,798	7,407,963	1,242,110,311	0		
	1995	432,912,350	336,766,379	534,013,201	47,207,038	1,350,898,968	0		
	1996	406,121,463	268,629,892	565,547,539	24,256,408	1,264,555,302	0		
	1997	450,394,807	247,316,630	574,590,966	24,959,051	1,297,261,454	0		
	1998	425,880,377	234,904,435	598,353,464	39,620,560	1,298,758,836	0		
	1999	439,607,030	358,157,424	632,570,244	24,780,900	1,455,115,598	0		
	2000	421,738,324	465,418,152	769,156,991	48,703,323	1,705,016,790	0		
	2001	443,160,277	551,473,481	715,831,125	37,221,022	1,747,685,905	0		
	2002	457,602,656	736,784,338	747,998,515	50,596,014	1,992,981,523	0		
	2003	525,934,077	674,311,246	807,594,236	46,897,551	2,054,737,110	0		
	2004	476,263,138	666,732,372	892,259,815	45,922,666	2,081,177,991	0		
	2005	470,023,326	647,375,811	923,470,264	21,479,212	2,062,348,613	0		
	2006	479,336,054	678,944,503	1,087,344,005	24,705,628	2,270,330,190	0		
	2007	520,140,818	701,143,273	1,559,329,552	57,378,516	2,837,992,159	0		
Wisconsin	1988	983,454,251	1,187,279,276	1,120,812,622	-	3,291,546,149	0		
	1989	939,877,756	1,340,779,418	1,246,550,050	-	3,527,207,224	0		
	1990	982,868,253	1,455,954,371	1,381,928,234	-	3,820,750,858	0		
	1991	1,076,399,245	1,357,274,758	1,469,942,227	-	3,903,616,230	0		
	1992	1,135,747,271	1,301,215,747	1,571,640,097	-	4,008,603,115	0		
	1993	1,202,592,049	1,112,059,894	1,686,502,690	-	4,001,154,633	0		
	1994	1,268,795,868	1,319,815,450	1,745,011,167	-	4,333,622,485	0		
	1995	1,377,155,879	1,530,405,980	1,767,044,880	-	4,674,606,739	0		
	1996	1,388,187,363	1,123,817,700	2,117,462,093	-	4,629,467,156	0		
	1997	1,330,673,454	1,296,128,142	1,966,606,840	-	4,593,408,436	0		
	1998	1,666,545,855	1,359,800,366	2,701,101,642	-	5,727,447,863	0		
	1999	1,487,871,383	1,571,644,120	2,914,712,068	-	5,974,227,571	0		
	2000	1,430,064,071	1,770,580,874	3,222,048,692	-	6,422,693,637	0		
	2001	1,501,528,707	2,279,654,961	3,549,289,750	-	7,330,473,418	0		
	2002	1,444,948,195	3,123,055,348	3,713,329,481	-	8,281,333,024	0		
	2003	1,655,657,032	2,605,889,350	3,932,606,069	0	8,194,152,451	0		
	2004	1,730,265,571	2,325,831,748	4,064,383,321	0	8,120,480,640	0		
	2005	1,765,205,723	1,755,752,897	4,591,263,223	0	8,112,221,843	0		
	2006	1,861,350,986	2,269,001,472	4,529,139,294	-	8,659,491,752	0		
	2007	1,998,754,287	2,440,261,232	5,259,106,045	-	9,698,121,564	0		
Wyoming	1988	97,626,321	94,368,976	85,482,029	-	277,477,326	0		
	1989	90,923,902	84,285,866	90,453,608	-	265,663,376	0		
	1990	90,058,438	93,698,389	97,798,492	-	281,555,319	0		
	1991	96,951,799	81,766,219	99,883,708	-	278,601,726	0		
	1992	105,896,069	82,392,605	112,094,162	-	300,382,836	0		
	1993	110,151,591	66,544,761	123,196,590	-	299,892,942	0		
	1994	120,563,305	82,776,199	127,681,818	-	331,021,322	0		
	1995	128,258,372	91,755,805	125,844,578	-	345,858,755	0		
	1996	144,853,471	64,293,629	139,762,212	-	348,909,312	0		
	1997	132,336,804	73,610,903	137,395,545	-	343,343,252	0		
	1998	133,370,742	65,128,698	147,217,331	-	345,716,771	0		
	1999	132,820,331	84,199,803	164,599,319	-	381,619,453	0		
	2000	134,954,407	36,964,454	279,127,327	-	451,046,188	0		
	2001	140,089,330	119,654,633	307,424,423	-	567,168,386	0		
	2002	161,370,610	177,390,092	328,364,747	-	667,125,449	0		
	2003	158,450,513	160,053,167	358,083,018	0	676,586,698	0		
	2004	159,012,531	134,792,266	387,015,674	0	680,820,471	0		
	2005	167,391,676	145,690,563	427,144,071	0	740,226,310	0		
	2006	182,910,524	153,648,989	418,980,204	-	755,539,717	0		
	2007	180,717,209	149,039,649	462,168,616	-	791,925,474	0		

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)
1988 - 2007 Data**

State	Year	Life	Allocated		Unallocated	Assessable Premium	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
			Annuity	A&H	Annuity	Total		
All States	1988	56,388,254,348	47,263,267,591	67,909,694,904	13,003,786,835	184,565,003,678	65,627,302	
	1989	55,236,476,397	51,478,466,586	72,068,971,823	13,398,723,461	192,182,638,267	83,207,030	
	1990	59,745,978,030	59,210,480,857	76,031,191,445	13,185,715,755	208,173,366,087	86,486,025	
	1991	63,124,415,917	54,110,160,997	77,211,223,791	15,049,158,581	209,494,959,286	101,244,119	
	1992	66,782,571,580	56,703,419,959	79,348,307,053	12,888,318,201	215,722,616,793	126,323,239	
	1993	71,523,564,638	48,902,588,001	82,280,654,795	12,195,899,332	214,902,706,766	116,194,692	
	1994	76,465,077,072	64,056,662,631	82,657,912,116	11,394,978,331	234,574,630,150	127,716,287	
	1995	81,386,026,586	65,051,449,590	88,302,485,204	10,670,395,993	245,410,357,373	147,261,114	
	1996	80,118,134,719	56,008,408,418	93,955,094,633	8,691,527,510	238,773,165,280	115,973,403	
	1997	81,291,968,089	60,690,697,981	95,865,833,782	9,343,241,569	247,191,741,421	131,079,061	
	1998	84,536,044,451	58,426,760,693	101,781,346,921	7,868,201,364	252,612,353,429	126,213,567	
	1999	83,270,387,788	78,982,290,908	110,138,309,203	10,556,342,192	282,947,330,091	156,700,755	
	2000	86,513,095,925	87,438,425,121	119,747,691,202	9,908,443,089	303,607,655,337	183,293,590	
	2001	86,584,179,826	119,908,161,439	127,080,474,825	8,805,598,828	342,378,414,918	209,532,372	
	2002	89,188,766,523	159,868,596,257	131,848,549,131	10,010,314,823	390,916,226,734	267,549,817	
	2003	93,464,790,691	144,026,904,375	141,196,916,058	9,954,299,225	388,642,910,349	363,445,310	
	2004	97,758,552,855	128,663,375,509	151,688,095,291	10,309,438,230	388,419,461,885	1,197,005,501	
	2005	99,468,894,303	115,827,633,886	169,255,920,540	14,193,384,899	398,745,833,628	466,169,096	
	2006	106,816,940,970	131,414,424,724	186,537,784,151	11,172,807,693	435,941,957,538	751,654,115	
	2007	111,078,083,735	131,998,895,608	222,446,629,264	10,868,095,455	476,391,704,062	767,032,900	
Grand Total		1,630,742,204,443	1,720,031,071,131	2,277,353,086,132	223,468,671,366	5,851,595,033,072	5,589,709,295	

**ASSESSMENT AND PREMIUM
TAX
OFFSET PROVISIONS**

Assessment and Premium Tax Offset Provisions

The enclosed material was obtained through a cursory review of available information to NOLHGA and is as of June 30, 2008. You should check each applicable state insurance statute prior to using the enclosed.

Assessment basis and capacity rates may affect the accuracy of accruals a company establishes for Guaranty Association costs. The enclosed information is provided to aid your company in establishing the most accurate accrual possible, however it should be verified with individual state statutes should you choose to do so.

Tax offsets may be considered when establishing your accruals for Guaranty Association assessments, where allowed. However, recoverability tests should be conducted to ensure that such an offset is reasonable. Such offsets may need to be reflected as an asset as opposed to netting against the liability; be sure to review the provisions of SSAP No. 35 and SOP 97-3 for proper treatment.

Neither NOLHGA nor the Guaranty Associations makes any representations or warranties as to the accuracy of the enclosed material.

Assessments at a Glance

Assessment Limits/ Classes	Percent of Premium	Number of Classes
Alabama	1%	3
Alaska	2%	2
Arizona	2%	2
Arkansas	2%	2
California	1%	2
Colorado	1%	2
Connecticut	2%	2
Delaware	2%	3
DC	2%	2
Florida	1%	2
Georgia	2%	2
Hawaii	2%	2
Idaho	2%	2
Illinois	2%	2
Indiana	2%	2
Iowa	2%	2
Kansas	2%	2
Kentucky	2%	2
Louisiana	2%	2
Maine	2%	2
Maryland	2%	2
Massachusetts	2%	2
Michigan	2%	2
Minnesota	2%	2
Mississippi	2%	2
Missouri	2%	2
Montana	2%	2
Nebraska	2%	2
Nevada	2%	2
New Hampshire	2%	2
New Jersey	2%	2

THIS CHART IS BEING MADE AVAILABLE TO YOU FOR THE LIMITED PURPOSE OF CARRYING OUT YOUR GUARANTY ASSOCIATION RELATED WORK. ALTHOUGH BELIEVED TO BE CORRECT AS OF THE DATE INDICATED, THIS CHART IS BASED ON THE MOST CURRENT STATUTORY MATERIALS AVAILABLE ON LINE TO NOLHGA, AND HAS NOT BEEN REVIEWED BY ANY GUARANTY ASSOCIATION. THIS CHART IS NOT INTENDED AS LEGAL ADVICE; NO LIABILITY IS ASSUMED IN CONNECTION WITH ITS USE. USERS SHOULD SEEK ADVICE FROM A QUALIFIED ATTORNEY AND SHOULD NOT RELY ON THIS COMPILATION WHEN CONSIDERING ANY QUESTIONS RELATING TO GUARANTY ASSOCIATION COVERAGE. NOLHGA, 13873 PARK CENTER ROAD, SUITE 329, HERNDON, VIRGINIA 20171. PHONE: 703/481-5206, FAX: 703/481-5209.

Assessments (cont.)

Assessment Limits/ Classes	Percent of Premium	Number of Classes
New Mexico	2%	3
New York	2%	3
North Carolina	2%	2
North Dakota	2%	2
Ohio	2%	2
Oklahoma	2%	2
Oregon	2%	2
Pennsylvania	2%	2
Puerto Rico	2%	2
Rhode Island	3%	2
South Carolina	4%	3
South Dakota	2%	2
Tennessee	2%	2
Texas	2%	2
Utah	2%	2
Vermont	2%	3
Virginia	2%	2
Washington	2%	2
West Virginia	2%	2
Wisconsin	2%	2
Wyoming	2%	2
Totals	46/52 set 2% limit	46/52 have 2 classes

**State Laws and Provisions Report**

[current as of June 30, 2008]

Assessments**Alabama****Assessment Limits**

§27-44-9(e). One percent (1%) of premiums received during the calendar year preceding the assessment in state for policies covered by the account.

Assessment Classes

§27-44-9(b). Three classes of assessments: (1) Class A for administrative costs, general expenses and examinations; (2) Class B to carry out the powers and duties of the association with regard to an impaired/insolvent domestic insurer; and (3) Class C to carry out the powers and duties of the association with regard to an insolvent foreign or alien insurer.

Alaska**Assessment Limits**

§21.79.070(f). Except as provided in the Act, the total of all assessments on a member insurer for each subaccount of the life and annuity account and for the health account may not in any one calendar year exceed 2% of the insurers average annual premiums received in the State on policies or contracts covered by the account or subaccount during the 3 calendar years preceding the year in which the insurer became an impaired or insolvent insurer. If two or more assessments are authorized in one calendar year with respect to insurers that become impaired or insolvent in different calendar years, the average annual premiums for purposes of the aggregate assessment percentage limitation imposed under this subsection shall be limited to the highest of the average annual premiums during the preceding 3 calendar years for the applicable subaccount or account as calculated under the Act. (Amended effective 9-9-96). (Amended effective 9/4/00)

Assessment Classes

§21.79.070(b). Two classes of assessments: (1) Class A for administrative and legal costs, other expenses and examinations; (2) Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer.

Arizona**Assessment Limits**

§20-686D. Two percent (2%) of premiums in state for policies covered by the account.

Assessment Classes

§20-686B. Two classes of assessments: Class A for administrative costs and general expenses; and Class B to carry out the powers and duties of the fund with regard to an impaired domestic or foreign insurer.

Arkansas**Assessment Limits**

§23-96-115(f)(1)(A). Total of all assessments authorized by the association with respect to a member insurer for each sub account of the life insurance and annuity account and for the health account shall not in any one calendar year exceed 2% of that member insurers average annual premiums received in this state on the policies and contracts covered by the sub account or account during the 3 calendar years preceding the year in which the insurer became an impaired or insolvent insurer. §23-96-115(F)(1)(B). If two or more assessments are authorized in one calendar year with respect to insurers that become impaired or insolvent in different calendar years, the average annual premiums for purposes of the aggregate assessment percentage limitation referenced in subparagraph (a) shall be equal and limited to the higher of the three-year average annual premiums for the applicable sub account or account as calculated pursuant to this section. (Amended effective 8/1/97)

Assessment Classes

§23-96-115(b). Two classes of assessments: Class A for administrative and legal costs, other expenses, and examinations; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer. (Amended effective 8/1/97)

California

Assessment Limits

§1067.08(e)(1): One percent (1%) of the member insurers average premiums during the three years prior to the year of impairment or insolvency.

Assessment Classes

§1067.08(b). Two assessments: Class A assessments shall be made for the purpose of meeting administrative and legal costs and other expenses and examinations; Class B assessments shall be made to the extent necessary to carry out the powers and duties of the association with

Colorado

Assessment Limits

§10-20-109(5). One percent (1%) of the average premiums received by member insurer in the state on policies and contracts covered by the account during the three calendar years preceding the year the insurer become insolvent.

Assessment Classes

§10-20-109 (2). Two classes of assessments: Class A for meeting administrative and legal costs and other expenses and examinations; and Class B to carry out the powers and duties of the association with regard to insolvent insurer.

Connecticut

Assessment Limits

§38a-866(e)(1). Two percent (2%) of the average premiums in state for policies covered by each account during the three calendar years preceding year insurer became impaired or insolvent.

Assessment Classes

§38a-866(b). Two classes of assessments: Class A for administrative costs and general expenses; Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer.

Delaware

Assessment Limits

§4409(e)(1)(a). The total of all assessments authorized by the Association with respect to a member insurer for each subaccount of the life insurance and annuity account and for the health account shall not in one calendar year exceed 2% of that member insurer's average annual premiums received in DE on the policies and contracts covered by the subaccount or account during the three calendar years preceding the year in which the insurer became an impaired or insolvent insurer. Amended effective 06/25/02.

Assessment Classes

§4409(b). There shall be three classes of assessment as follows: (1) Class A assessments, shall be authorized and called for the purpose of meeting administrative costs and other expenses. Class A assessments may be authorized and called whether or not related to a particular impaired or insolvent insurer. (2) Class B assessments shall be authorized and called annually to provide for the oversight activity of the Commissioner, thereby minimizing the need to make Class C assessments. (3) Class C assessments shall be authorized and called to the extent necessary to carry out the duties of the Association under this title with regards to an impaired or insolvent member insurer. Amended effective 06/25/02.

District of Columbia

Assessment Limits

§31-5406(e)(1). Two percent (2%) of the average premiums received on business in the state covered by each account during the three calendar years preceding the year in which the insurer is declared impaired or insolvent.

Assessment Classes

§31-5406(b). Two classes of assessments: Class A for administrative and legal costs and other expenses; Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer.

Florida**Assessment Limits**

§631.718(5)(a),(b). One percent (1%) of insurers premiums written in the state regarding business covered by the account received during the 3 calendar years preceding the year in which the assessment is made, divided by 3. Applies to assessments made on or after October 1, 1995, without regard to the date of the impairment or insolvency. (Amended effective 10/1/95)

Assessment Classes

§631.718(2). Two classes of assessments: Class A for administrative costs, general expenses and examinations; Class B to carry out the powers and duties of the association with regard to an impaired or insolvent domestic insurer.

Georgia**Assessment Limits**

§33-38-15(e)(1). Two percent (2%) of premiums in state for policies covered by the account in the calendar year preceding the assessment.

Assessment Classes

§33-38-15(b). Two classes of assessments: Class A for administrative costs, general expenses and examinations; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer.

Hawaii**Assessment Limits**

§431:16-209(E). Two percent in any one calendar year of the average of premiums received in the state on the policies and contracts covered by the account during the three calendar years preceding the year of impairment or insolvency.

Assessment Classes

§431:16-209(b). Two classes of assessments: Class A for administrative, general expenses and examination; and Class B to carry out the powers and duties of the association with regard to an impaired or an insolvent insurer.

Idaho**Assessment Limits**

§41-4309(5). Two percent (2%) of premiums in state for policies covered by each account received in the state during the calendar year preceding the assessment.

Assessment Classes

§41-4309(2). Two classes of assessments: Class A for administrative costs and other general expenses whether or not related to a particular impaired or insolvent insurer; Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer. (Amended effective 7/1/2005).

Illinois**Assessment Limits**

215 ILCS 5/531.09(4). Two percent (2%) of the average premiums received in state for policies covered by each account during the three calendar years preceding the year the insurer became impaired/insolvent. If a 1% assessment for any sub account of the life and annuity account is inadequate, assess all sub accounts of the life and annuity account, subject to the 2% limit.

Assessment Classes

215 ILCS 5/215 ILCS 5/531.09(2). Two classes of assessments: Class A for administrative, general expenses and examinations; and Class B to carry out the duties of the association with regard to an impaired or insolvent domestic, foreign or alien

insurer.

Indiana

Assessment Limits

§27-8-8-6(h). Subject to subsection (i), the total of all assessments authorized by the association in one (1) calendar year against a member insurer for a given subaccount of the life insurance and annuity account or for the health insurance account with respect to any single assessment base year must not exceed two percent (2%) of the member insurer's premiums received in state on the policies and contracts covered by the subaccount or account during the applicable assessment base year. Amended effective 3/28/2006.

Assessment Classes

§27-8-8-6(b). Two classes of assessments: Class A for the purpose of meeting administrative and legal costs and other expenses; Class B to carry out the powers and duties of the association under this chapter with regard to an impaired insurer or insolvent insurer. Amended effective 3/28/2006.

Iowa

Assessment Limits

§508C.9.5.a. Two percent (2%) of premiums received in state for policies covered by each account during the three most recent years preceding the year in which the insurer became impaired or insolvent.

Assessment Classes

§508C.9.2. Two classes of assessments: Class A for administrative costs, general expenses and examinations; and Class B to carry out the powers and duties of the association with regard to an impaired domestic insurer or an insolvent domestic, foreign or alien insurer.

Kansas

Assessment Limits

§40-3009(e). Two percent (2%) of average premiums received in state for policies and contracts covered by each account during the three calendar years preceding the years in which the insurer became impaired/insolvent.

Assessment Classes

§40-3009(b). Two classes of assessments: Class A for administrative and legal costs, general expenses and examinations; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer.

Kentucky

Assessment Limits

KRS 304.42-090(5)(a). Two percent (2%) of average annual premiums received in the state on the policies and contracts covered by the account during the three calendar years preceding the year in which the insurer became an impaired or insolvent insurer. (Amended effective 7/15/98).

Assessment Classes

KRS 304.42-090(2). Two classes of assessments: Class A for administrative and legal costs and other expenses; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer. (Amended effective 7/15/98)

Louisiana

Assessment Limits

LSA-R.S. 22:2088.E(1). The total of all assessments upon an insurer for each account shall not in any one calendar year exceed 2% of the member insurer's average premiums in Louisiana during the three years prior to the year of impairment or insolvency. Codified effective 6.21.2008.

Assessment Classes

LSA-R.S. 22:2088.B. Two classes of assessments: Class A for administrative, legal costs and other expenses, and examinations; and Class B to carry out the powers and

duties of the association with respect to an impaired or insolvent insurer. Codified effective 6.21.2008.

Maine

Assessment Limits

§4609. Two percent (2%) of premiums in state for policies covered by each account.

Assessment Classes

§4609.2-A. Two classes of assessments: Class A assessments for administrative costs and other general expenses (whether or not related to a particular impaired or insolvent insurer); and Class B assessments to the extent necessary to carry out the powers and duties of the association with regard to an impaired or an insolvent insurer. Amended effective 9/17/05.

Maryland

Assessment Limits

§ 9-409(f)(1). Two percent (2%) of premiums in state for policies covered by the account.

Assessment Classes

§ 9-409(c). Two classes of assessments: Class A assessments for administrative costs and other general expenses not related to a particular impaired or insolvent insurer; and Class B assessments to the extent necessary to carry out the powers and duties of the Corporation with regard to an impaired or insolvent insurer.

Massachusetts

Assessment Limits

§146B(9)(E). Two percent (2%) of insurers average premiums received in the state for policies covered by each account during the three calendar years preceding the year of impairment/insolvency.

Assessment Classes

§146B(9)(B). Two classes of assessments: Class A for administrative costs, other expenses and examinations; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer.

Michigan

Assessment Limits

§500.7709(8). Two percent (2%) of the member insurer's average annual premiums received in the state on the policies covered by each account or subaccount during the three calendar years prior to the impairment/insolvency. *NOTE: this provision is updated as of 1/10/2007.

Assessment Classes

§500.7709(2). Two classes of assessments: Class A for administrative and legal costs, other general expenses; and Class B to carry out the powers and duties of the association with regard to an impaired insurer or insolvent insurer.

Minnesota

Assessment Limits

§61B.24, subd.5. Two percent (2%) of average annual premiums in state for the three prior calendar years for policies covered by each account or each sub account.

Assessment Classes

§61B.24, subd.2. Two classes of assessments: Class A, for administrative, legal and other expenses, and examinations; Class B, to carry out the powers and duties of the association with regard to impaired or insolvent insurers.

Mississippi

Assessment Limits

§83-23-217(5)(a). Two percent (2%) of average annual premiums in state for policies covered by each account or subaccount during the three calendar years preceding the

year in which the insurer became impaired or insolvent. (Amended effective 3-15-99).

Assessment Classes

§83-23-217(1). Two classes of assessments: Class A for administrative and legal costs, other expenses; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer. (Amended effective 3-15-99)

Missouri

Assessment Limits

§376.737.2. Two percent (2%) of average premiums received in state for policies covered by each account during the three calendar years preceding the year in which the insurer became an impaired or insolvent insurer.

Assessment Classes

§376.735.2. Two classes of assessments: Class A for administrative and legal costs, other expenses and examinations; and Class B to carry out powers and duties of the association with regard to an impaired or an insolvent insurer.

Montana

Assessment Limits

§33-10-227(4). The total of all assessments upon a member insurer for each account may not in any 1 calendar year exceed 2% of the insurer's premiums in the state on the policies carried by the account.

Assessment Classes

§33-10-227(2). Two classes of assessments: Class A for administrative costs and other general expenses; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer. Amended effective July 1, 2003.

Nebraska

Assessment Limits

§44-2708(5)(a). Two percent (2%) of average annual premiums in state for policies covered by each account averaged for the prior three years. Approved 3/15/01.

Assessment Classes

§44-2708(2). Two classes of assessments: Class A for administrative costs, general expenses and examinations; Class B to carry out the powers and duties of the association with regard to an impaired/insolvent domestic insurer. Approved 3/15/01.

Nevada

Assessment Limits

§686C.250.2. Two percent (2%) of insurers average annual premiums in state for policies covered by each account for the three years preceding the year of impairment/insolvency, averaged for prior 3 years. Amended effective 1/1/02.

Assessment Classes

§686C.230. Two classes of assessments: Class A for administrative and legal costs and other expenses; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer.

New Hampshire

Assessment Limits

§408-B:9.V.(a). Assessments for the life and annuity account and for each sub account shall not exceed, in any one calendar year, 2 percent, and for the health account: 2 percent of the insurer's average premiums received in the state on the policies and contracts covered by the account during the 3 calendar years preceding the year in which the insurer became an impaired or insolvent insurer. (Amended effective 1/1/96)

Assessment Classes

§408-B:9.II(a),(b). Two assessments: Class A for administrative and legal costs and other expenses and examinations; these assessments can be made whether or not related to a particular impaired or insolvent insurer, and Class B, to the extent necessary to carry out the powers and duties of the association with regard to an

impaired or an insolvent insurer. (Amended effective 1/1/96)

New Jersey

Assessment Limits

§17B:32A-8.e. Two percent (2%) of the insurers average premiums received in the state during the three calendar years preceding the year of impairment or insolvency. (Amended 12/20/94, effective retroactive to 1/1/91)

Assessment Classes

§17B:32A-8.b. Two classes of assessments: Class A for the purpose of meeting administrative and legal costs of the association along with other expenses and examinations conducted under this act. Class A assessments shall also be made, upon the request of the commissioner, for the purpose of meeting costs incurred by or on behalf of the department in the administration of an insolvent insurer to the extent those costs exceed assets of the insolvent insurer available for that purpose; and Class B to carry out the powers and duties of the association with respect to an impaired or an insolvent insurer.

New Mexico

Assessment Limits

§59A-42-8.D. In any one calendar year the total of all assessments upon a member insurer shall not exceed 2% of premiums in state for policies covered by each account.

Assessment Classes

§59A-42-8.B. Three classes of assessments: Class A for administrative costs, general expenses and examinations; Class B to carry out the powers and duties of the association with regard to a domestic insurer; and Class C to carry out the powers and duties of the association with regard to a foreign or alien insurer.

New York

Assessment Limits

§7709(e)(2). Two percent (2%) of premiums in state received during the year prior to assessment. Total assessment against all member insurers shall not exceed \$500 million.

Assessment Classes

§7709(b). Three classes of assessments: Class A for administrative costs, general expenses and examinations; Class B to carry out the powers and duties of the association with regard to an impaired/insolvent domestic insurer; and Class C to carry out the powers and duties of the association with regard to an impaired/insolvent foreign or alien insurer.

North Carolina

Assessment Limits

1991 Act: §58-62-41(g). Two percent (2%) of insurer's average premiums in state for policies covered by the account during the three calendar years preceding the year of impairment or insolvency. 1974 Act: §58-62-40(d). Four percent (4%) of insurer's premiums in the state on the policies covered by the account.

Assessment Classes

§58-62-41(b). Two classes of assessments: Class A for administrative costs and other general expenses; and Class B to carry out the powers and duties of the association with regard to a delinquent insurer.

North Dakota

Assessment Limits

§26.1-38.1-06.8.a. Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceding the impairment or insolvency. §26.1-38.1-06.8.b. If two or more assessments are authorized in one calendar year with respect to insurers that become impaired or insolvent in different calendar years, the average annual premiums for purposes of the aggregate assessment percentage limitation must be equal and limited to the higher of the three-year average annual premiums for the applicable subaccount or account as calculated. Amended effective 8/1/99

Assessment Classes

§26.1-38.1-06.2. Two classes of assessments: Class A for administrative and legal costs, and other expenses; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer. Amended effective 8/1/99

Ohio**Assessment Limits**

§3956.09(E)(1). Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceeding the impairment or insolvency.

Assessment Classes

§3956.09(B). Two classes of assessments: Class A for administrative and legal costs, other expenses and examinations; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer.

Oklahoma**Assessment Limits**

§2030.E. Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceeding the impairment or insolvency.

Assessment Classes

§2030.B. Two classes of assessments: Class A for administrative, legal costs, other expenses and examinations; and Class B to carry out the powers and duties of the association with regard to an impaired or an insolvent domestic insurer.

Oregon**Assessment Limits**

§734.815(5). Two percent (2%) of premiums in state for policies covered by each account.

Assessment Classes

§734.815(2). Two classes of assessments: Class A for administrative costs, legal costs and other general expenses whether or not related to a particular impaired or insolvent insurer; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer.

Pennsylvania**Assessment Limits**

40 PS §991.1707(e)(1). Two percent (2%) of premiums in state for policies covered by each account.

Assessment Classes

40 PS §991.1707(b). Two classes of assessments: Class A for administrative costs, legal costs, general expenses and examinations; these assessments can be made whether or not related to a particular impaired or insolvent insurer, and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent domestic insurer.

Puerto Rico**Assessment Limits**

T.26 §39.090.5. a. Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceeding the impairment or insolvency.

Assessment Classes

T.26 §39.090.2.a, b. Two types of assessments: Class A to defray administrative and legal costs, as well as other expenses and the examinations; these assessments can be made whether or not related to a particular impaired or insolvent insurer, Class B, to the extent needed to execute the powers and duties of the association with regard to an impaired or insolvent insurer.

Rhode Island**Assessment Limits**

§27-34.3-9(e)(1)(i) Three percent (3%) of the average premiums in state for policies covered by the account during the three calendar years preceeding the impairment or insolvency.(Amended effective 1/1/05)

Assessment Classes

§27-34.3-9(b)Two assessment classes: (1) Class A assessments shall be authorized and called for the purpose of meeting administrative and legal costs and other expenses. Class A assessments may be authorized and called whether or not related to a particular impaired or insolvent insurer. (2) Class B assessments shall be authorized and called to the extent necessary to carry out the powers and duties of the association under § 27-34.3-8 with regard to an impaired or an insolvent insurer. (Amended effective 1/1/05)

South Carolina**Assessment Limits**

§38-29.80(4). Four percent (4%) of premiums in state for policies covered by the account.

Assessment Classes

§38-29.80(2). Three classes of assessments: Class A for administrative costs, general expenses and examinations; Class B to carry out the powers and duties of the association with regard to an insolvent domestic insurer; and Class C to carry out the powers and duties of the association with regard to an insolvent foreign or alien insurer.

South Dakota**Assessment Limits**

§58-29C-52E(1)(a). Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceeding the impairment or insolvency. Effective July 1, 2003 (prior statute repealed).

Assessment Classes

§58-29C-52B. Two classes of assessments:Class A assessments for the purpose of meeting administrative and legal costs and other expenses; and Class B assessments to carry out the powers and duties of the association under § 58-29C-51 with regard to an impaired or an insolvent insurer. Effective July 1, 2003 (prior statute repealed).

Tennessee**Assessment Limits**

§56-12.208(e)(1). Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceeding the impairment or insolvency.

Assessment Classes

§56-12.208(b). Two classes of assessments: Class A for administrative and legal costs, other expenses, and examinations; and Class B to carry out the powers and duties of the association with regard to an impaired or an insolvent insurer.

Texas**Assessment Limits**

§463.153(c). The total of all assessments on a member insurer for each account may not exceed two percent (2%) of the insurer's average annual premiums on the policies covered by the account during the three calendar years preceding the year in which the insurer became an impaired or insolvent insurer. Amended effective 9/1/05. Codified effective 9/1/07.

Assessment Classes

§463.152. Two classes of assessments: Class A assessments for the purpose of meeting administrative expenses relating to any unauthorized insurer or nonmember of the association and other general expenses not related to a particular insolvent or impaired insurer; and Class B assessments to carry out the powers and duties of the association with regard to an insolvent or impaired insurer. Amended effective 9/1/05.

Codified effective 9/1/07.

Utah

Assessment Limits

§31A-28-109(5). Two percent (2%) of that member's total average annual assessable premium in that subclass. Amended effective 4/30/01.

Assessment Classes

§31A-28-109(2). Two classes of assessments: Class A for administrative costs, legal expenses, and other general expenses and examinations; and Class B to carry out the powers and duties of the association for an impaired or insolvent member insurer. Amended effective 4/30/01.

Vermont

Assessment Limits

§4159(d). Two percent (2%) of premiums in state for policies covered by each account. Provides that where this maximum assessment is insufficient to cover anticipated claims, the board may develop a method of allocating funds among claims.

Assessment Classes

§4159(b). Three classes of assessments: Class A for administrative costs and other general expenses; Class B to carry out the powers and duties of the association with regard to an impaired domestic insurer; and Class C to carry out the powers and duties of the association with regard to an impaired foreign or alien insurer.

Virginia

Assessment Limits

§38.2-1705.E. Two percent (2%) of premiums in state for policies covered by the account preceding the year of assessment.

Assessment Classes

§38.2-1705.B. Two classes of assessments: Class A for administrative costs, legal and other expenses, including examination costs, and these may be made whether or not related to an impaired or insolvent insurer; Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer.

Washington

Assessment Limits

§48.32A. Section 9.(5)(a)(i) Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceding the impairment or insolvency. Amended effective 7/22/01.

Assessment Classes

§48.32A. Section 9.(2) Two classes of assessments: (a) Class A for administrative and legal costs and other expenses; (b) Class B to carry out the powers and duties of the association with regard to an impaired or an insolvent insurer. Amended effective 7/22/01.

West Virginia

Assessment Limits

§33-26A-9(e)(1). Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceding the impairment or insolvency.

Assessment Classes

§33-26A-9(b). Two classes of assessments: Class A for administrative costs, legal costs and other expenses, and examinations, whether or not related to a particular impaired or insolvent insurer; Class B to carry out the powers and duties of the association with regard to an impaired domestic or insolvent insurers.

Wisconsin

Assessment Limits

§646.51(4)(a) The total of all assessments for an amount authorized by the board under this section with respect to an insurer may not, in one calendar year, exceed 2% of the insurer's assessable premiums under sub. (3) (am) or (b) on the types of policies and contracts that are covered by the account. Amended effective 4/30/04; amended effective 4.08.2008.

Assessment Classes

§646.51(3) Two classes of assessments: (am)General, and (c) administrative. (Amended effective 4/30/04).

Wyoming

Assessment Limits

§26-42-107(g). Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceeding the impairment or insolvency.

Assessment Classes

§26-42-107(b). Two classes of assessments: Class A for administrative and legal costs, other expenses and examinations; and Class B to carry out the powers and duties of the association with regard to an impaired or an insolvent insurer. with regard to an impaired or insolvent insurer.

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*National Organization of
Life & Health Guaranty Associations*

Tax Offset at a Glance

Offset Amount	Yes, 20% Over 5 Yr's.	Yes (Other %)	No Provision
Alabama	X		
Alaska			X
Arizona	X		
Arkansas	X		
California			X ¹
Colorado	X		
Connecticut	X		
Delaware	X		
DC		X	
Florida		X	
Georgia	X		
Hawaii	X		
Idaho	X		
Illinois			X ²
Indiana	X		
Iowa	X		
Kansas	X		
Kentucky	X		
Louisiana	X		
Maine	X		
Maryland			X
Massachusetts		X	
Michigan		X	
Minnesota	X		
Mississippi	X		
Missouri	X		
Montana	X		
Nebraska	X		

¹ The statute has no tax offset provision, however recoupment is permitted on health assessment. See page 1 of Tax Offset Summary.

² Illinois' tax offset provision expired on January 1, 2003.

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Tax Offset (cont.)

Offset Amount	Yes, 20% Over 5 Yr's.	Yes (Other %)	No Provision
Nevada	X		
New Hampshire	X		
New Jersey		X	
New Mexico			X
New York		X	
North Carolina	X		
North Dakota	X		
Ohio	X		
Oklahoma	X		
Oregon	X		
Pennsylvania	X		
Puerto Rico			X
Rhode Island		X	
South Carolina	X		
South Dakota	X		
Tennessee		X	
Texas	X		
Utah	X		
Vermont		X	
Virginia		X	
Washington	X		
West Virginia			X
Wisconsin	X		
Wyoming		X	
Total	34	11	7

**State Laws and Provisions Report**

[current as of June 30, 2008]

Tax Offsets**Alabama**

§27-44-13(a). Yes. Up to 20% of assessment amount may be offset for 5 years after payment. Covers all assessments but administrative expenses.

Alaska

No provision.

Arizona

§20-692. Yes. Beginning in 1995 (see statute for pre-1995 guidance), member insurers may offset 20% of the assessment for the year of assessment, and 20% of the assessment per year for the succeeding four years. The total amount of the offset may not exceed 100% of the assessment.

Arkansas

§23-96-115(j)(1)(A). Yes. Up to 20% of assessment amount may be offset for 5 years after payment; covers all assessments but administrative expenses.

California

§1067.08(i)(1). Yes. No tax offset provided by law; however, a health insurance assessment recoupment is permitted by way of policyholder surcharge. Member insurers are required to recoup over a reasonable length of time a sum reasonably calculated to recoup the assessments with respect to the health insurance account paid by the member insurer under this article by way of a surcharge on premiums charged for health insurance policies. Amounts recouped shall not be considered premiums for any other purpose, including the computation of gross premium tax or agent's commission.

Colorado

§10-20-113. Yes. 100% of Class B assessment amount made on life and annuity accounts may be offset for 5 years following payment at the rate of 20% per year. The total amount of all offsets for all member insurers can not exceed \$4 million per year. Offsets will be prorated if the total amount of offset would exceed \$4 million in any year. Carry forward of offset is permitted when cap is exceeded. Member insurers writing health insurance can recoup assessments costs by way of a surcharge on premiums.

Connecticut

§38a-866(h). Yes. 100% of assessment amount may be offset for 5 years following payment at the rate of 20% per year.

Delaware

§4413(a). Yes. Up to 20% of assessment amount may be offset for 5 years following payment; covers class C assessments only.

District of Columbia

§31-5410. Yes. Up to 10% of amount assessed may be offset, spread over 10 years following payment; covers all assessments but administrative expenses.

Florida

§631.72. For assessments levied before Jan. 1, 1997 member insurers may offset 0.1% of the assessment, less any refunds, for each year following the year in which the assessment was paid until the total of all offsets claimed for a given year's assessment equals the amount of the assessment paid in that year. For assessments levied or paid after Dec. 31, 1996, member insurers may offset 5% of the amount of the assessment, less any refunds, for 20 years following the year the assessment was paid. Member insurers may not offset both premium taxes and corporate income taxes for the same assessment amount. Tax returns covering tax year 1997 will be the first on which

member insurers may claim a credit. (Eff. 10/1/96)

Georgia

§33-38-22. Yes. Up to 20% of assessment amount may be offset for next 5 years following payment. Tax offset covers only Class B assessments.

Hawaii

§431:16-213. Yes. Up to 20% of assessment amount may be offset for the 5 years following payment; covers all assessments except administrative expenses.

Idaho

§41-4313. Yes. Up to 20% of assessment amount may be offset for 5 years following payment. An allowable offset, or any portion thereof, not used in any calendar year cannot be carried over or back to any other year.

Illinois

215 ILCS 5/531.13. No. In the event the aggregate Class A, B and C assessments for all member insurers do not exceed \$3,000,000 in any one calendar year, no member insurer shall receive a tax offset. However, for any one calendar year before 1998 in which the total of such assessments exceeds \$3,000,000, the amount in excess of \$3,000,000 shall be subject to a tax offset to the extent of 20% of the amount of such assessment for each of the 5 calendar years following the year in which such assessment was paid, and ending prior to January 1, 2003, and each member insurer may offset the proportionate amount of such excess paid by the insurer against its liabilities for the tax imposed by subsections (a) and (b) of Section 201 of the Illinois Income Tax Act. The provisions of this Section shall expire and be given no effect for any tax period commencing on and after January 1, 2003. (Eff. 5/29/98)

Indiana

§27-8-8-16. Yes. Up to 20% of assessment amount may be offset for each calendar year following payment, until the aggregate of those assessments have been offset by either credits against specified taxes or refunds from the association. Amended effective 3/28/2006.

Iowa

§508C.19. Yes. Up to 20% of assessment amount may be offset for 5 years following payment.

Kansas

§40-3016. Yes. Up to 20% of assessment amount may be offset for next 5 years, beginning with the calendar year after the year the certificate of contribution is issued. Tax offset covers only Class B assessments.

Kentucky

KRS 304.42-130. Yes. Up to 20% of assessment amount may be offset for next 5 years; applies only to Class B assessments (including administrative expenses directly incurred or allocated to each insolvency). Class A assessments not eligible for offset.

Louisiana

LSA-R.S. 22:2092.A,B. Yes. A member insurer may offset up to 20% of the amount paid for next 5 years. Assessment amount may be reduced if the insurer has assets invested and maintained in qualifying Louisiana investments. Codified effective 6.21.2008.

Maine

§4621 Yes. to the extent of 20% of the amount of the assessment for each of the 5 calendar years following the year in which the assessment was paid. Amended effective for assessments paid on or after January 1, 2005.

Maryland

No provision.

Massachusetts

§146B(13)(A). Yes. Up to 10% of assessment amount may be offset for next five years; covers all assessments but administrative expenses. Total offsets of all member insurers against premium, excise, franchise, or income tax may not exceed \$3 million per year. Carry forward of offset is permitted when cap is exceeded.

Michigan

§208.22. Yes. Amount a member insurer may offset varies according to formula in the Single Business Tax - Insurance Companies (Public Act No. 262).

Minnesota

§ 2971.20 Yes. Up to 20% of assessment amount may be offset for each of the five calendar years following the year in which the assessment was paid. Carry forward of offset is allowed when cap is exceeded. Amended effective for taxable years beginning after December 31, 2000.

Mississippi

§83-23-218(1). Yes. Prior to July 1, 1993, up to 25% of amount of assessment may be offset for the next two succeeding years; covers all but administrative expenses. After July 1, 1993, up to 20% of amount of assessments over the succeeding 5 years may be offset. Carryover is allowed where the offset is less than 20%, until offset is fully used.

Missouri

§376.745. Yes. Up to 20% of assessment amount may be offset for next 5 years after payment; covers all but administrative expenses.

Montana

§33-10-230. Yes. Up to 20% of assessment amount may be offset beginning the first year after assessment.

Nebraska

§44-2716(1). Yes. Up to 20% of assessment amount may be offset for next 5 years, beginning with the calendar year after the year the certificate of contribution is issued.

Nevada

§686C.280.2. Yes. Up to 20% of assessment amount may be offset for next 5 years, beginning with calendar year after the year the certificate of contribution is issued.

New Hampshire

§408-B:13.I. Yes. A member insurer may offset against its tax liability assessments for the life insurance and annuity account, and for the health account for guaranteeing the performance of contractual obligations of an impaired or insolvent insurer in regard to disability income coverages only, to the extent of 20% of the amount of the assessment for each of the 5 calendar years following the year in which the assessment was paid. If a member insurer ceases doing business, all uncredited assessments may be credited against its tax liability for the year it ceases doing business. (Amended effective 1/1/97).

New Jersey

§17B:32A-18.a. Yes, a member insurer may offset against its premium tax liability, attributable to premiums written in that year, any assessments for which a certificate of contribution has been issued, to the extent of 10% of the amount of those assessments for each of the five calendar years following the second year after the year in which those assessments were paid, except that no member insurer may offset its premium tax liability by more than 20% of its premium tax liability in any one year. If a member insurer should cease doing business in the state, any uncredited assessments may be offset against its premium tax liability for the year in which it ceases to do business.

New Mexico

No provision.

New York

§7712(b)(2)(A)(B). Yes. Up to 80% of aggregate assessments exceeding \$100 million over 15 years may be offset; covers all but administrative expenses.

North Carolina

§105-228.5A. Yes. Up to 20% of assessment amount may be offset for next 5 years; covers all but administrative expenses.

North Dakota

§26.1-38.1-10. Yes. Up to 20% of assessment amount may be offset for next 5 years.

Ohio

§3956.09(H). Yes. Up to 20% per year of amount paid during the fiscal biennium may be offset, beginning the calendar year following the end of the fiscal biennium; covers all but administrative expenses.

Oklahoma

§2030.I. Yes. Up to 20% of assessment amount may be offset for next 5 years following year of assessment; covers all but administrative expenses.

Oregon

§734.835(1). Yes. Up to 20% of assessment amount may be offset for next 5 years; covers all but administrative expenses.

Pennsylvania

40 PS § 991.1711(a). Yes. Up to 20% of assessment amount may be offset for 5 years following year of assessment. Does not cover administrative expenses. Note: The Pennsylvania Department of Revenue is currently denying offsets for assessments for the annuity account. Offset is permissible only to the extent that premiums are guaranteed for the life of the policy (no deduction for group accident and health).

Puerto Rico

No provision.

Rhode Island

§27-34.3-13.A. Yes. Member insurers may offset up to 10% of amount for each of the 5 years following year in which the assessment was paid. (Amended effective 1/1/96)

South Carolina

§38-29.160. Yes. Member insurers may offset up to 20% of amount for 5 years, beginning with the year after a certificate of contribution is issued.

South Dakota

§58-29C-56A. Yes. A member insurer may offset against its premium tax liability to this state an assessment described in subpart 58-29C-52 H to the extent of twenty percent of the amount of the assessment for each of the five calendar years following the year in which the assessment was paid. If the assessment is five hundred dollars or less, the member insurer shall take the total offset in the first year following the year in which the assessment was paid. However, total assessments offset against premium taxes may not exceed two million dollars in any year. If offsets exceed the annual limitation in this section, the excess may be carried forward to a subsequent year in which the annual limitation has not been exceeded. Any excess shall be apportioned among the contributing insurers in relation to their assessment that caused the limit to be exceeded. In the event a member insurer should cease doing business, all uncredited assessments may be credited against its premium tax liability for the year it ceases doing business. Effective July 1, 2003 (prior statute repealed).

Tennessee

§56-12.212(a). Yes. Member insurers may offset assessments paid up to the lesser of: (1) 10% of the amount for each of the 10 years following the year in which assessment was paid, or (2) one tenth of 1% until recovery of the assessment(s) is made. Covers all assessments but administrative expenses.

Texas

§463.161. Yes. Member insurers may offset up to 100% of assessments paid for an insurer that becomes an impaired or insolvent insurer on or after September 1, 2005 (20% per year for a period of 5 years beginning in the year following the issuance of the certificate of contribution). Member insurers may offset up to 100% of assessments paid for an insurer that becomes an impaired or insolvent insurer prior to September 1, 2005

(10% per year for a period of 10 years beginning in the year following the issuance of the certificate of contribution). Covers all Class B assessments. Amended effective 9/1/05. Codified effective 9/1/07.

Utah

§31A-28-113(1). Yes. Member insurers may offset up to 20% of assessment amount for 5 years following year of assessment.

Vermont

§4167(a). Yes. Member insurers may offset up to 100% of assessment for the first calendar year in which a certificate of contribution is issued. Thereafter, member insurers may offset up to 80% for the first calendar year after the year of issuance; 60% the second year; 40% the third year, and 20% the fourth year.

Virginia

§38.2-1709. Yes. A member may show a certificate of contribution as an asset, in the form approved by the Commission, at the original face amount for the calendar year of issuance. Such amount may be amortized as follows: 1. Certificates of contribution issued before Jan. 1, 1998 shall be amortized in each succeeding calendar year through December 31, 1997, at an amount not to exceed 0.05 of 1% of the direct gross premium income for the classes of insurance in the account for which the member is assessed. If the amount of the certificate has not been fully amortized by the contributing insurer by December 31, 1997, the unamortized balance of the certificate amount shall be amortized at the option of the contributing insurer, either (i) in the same manner as the certificate was amortized prior to Jan. 1, 1998; however, if not amortized in full prior to calendar year 2010, the unamortized balance of the certificate shall be amortized in full during the calendar year 2010, or (ii) over the 10 successive calendar years commencing Jan. 1, 1998, in amounts each equal to 10% of such unamortized balance. A contributing insurer whose certificate has not been fully amortized by December 31, 1997, shall notify the Commission in writing of the amortization schedule option it has selected on or before March 1, 1998. If a contributing insurer fails to notify the Commission by such date, the insurer shall be deemed to have selected to continue amortization under the original schedule.

Washington

§48.32A. Section 13. Yes. Up to 20% of assessment amount may be offset for 5 years following payment; covers class B assessments only. (Eff. 7/27/97) Amended effective 7/22/01

West Virginia

No provision.

Wisconsin

§646.51(7). Yes. Member insurers may offset up to 20% of the assessment amount paid, for the next 5 calendar years following year of assessment, if premium rates on the class of business are fixed so that it is not possible to recoup assessments by increasing rates.

Wyoming

§26-42-111(a). Yes. Member insurers may offset up to 10% of the assessment amount for 10 years following the year in which the assessment was paid; covers all assessments except class A assessments.

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