

December 4, 2009

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, 2008). 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:
  - ***Pre-Liquidation Cases***  
Companies listed in this category are under some form of oversight (conservation, rehabilitation, etc.) by state insurance departments but have NOT been placed into liquidation nor has a final order of liquidation with funding of insolvency been obtained. Costs estimates are based on available information regarding policy liabilities and available estate assets, if any. Companies will need to decide whether or not they wish to establish an accrual for these cases since neither SSAP No. 35 or SOP 97-3 appear to require an accrual until a final order of liquidation is obtained.
  - ***Open Insolvencies***  
The insolvencies listed are those that are still in an “open” status. These cases may be involved in the development of an assumption reinsurance agreement which has closed (or is anticipated to close in the near future); an assumption reinsurance agreement that requires funding to occur in the near future (or funding is anticipated to occur over a number of years beyond the current period) or may have closed blocks of business which will be administered indefinitely by guaranty associations and claims will simply be in a run-off status. **Please note Executive Life Insurance Company is now included in this category.**
  - ***Closed***  
This category lists those costs associated with assumption reinsurance agreements that have been closed or outstanding claims benefits have essentially been funded by Guaranty Associations. 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.
  - ***Other Key Points***  
Provides general comments related to specific insolvencies.
- **Anticipated Funding Schedule**  
This section contains Anticipated Funding Schedules for certain insolvencies for which Guaranty Association funding occurs over a period of time extending beyond year-end 2009. **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 -2008**

This section contains the Total Assessable Premiums for the period 1988 through 2008, 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 August 15, 2009.

**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 GA Costs

Estimated Net Costs as of September 30, 2009												Total Report 2009	Total Report 2008	Change
NAIC Code	Domicile	Rehabilitation Date	Liquidation Date	Closing Date	Estate Closing Date	Life	Allocated Annuity	A&H	Unallocated Annuity	Total Report 2009	Total Report 2008	Change		
<b>Overview "Pre-Liquidation" Cases</b>														
American Network Ins. Co.	81078	PA	1/6/2009			0	0	116,025,297	0	116,025,297		116,025,297		
Booker T Washington Ins Co Inc	61468	AL	2/22/2006				No Data Available			0		0		
Executive Life Insurance Company of New York		NY	4/23/1991				No Data Available - See Special Memo on Website			0		0		
Golden State Mutual Life Ins Co	63924	CA	9/30/2009				No Data Available			0		0		
Imerica	63533	AR	11/18/2009				No Data Available			0		0		
Monarch Life Ins. Co.	66265	MA	6/9/1994			211,703	93,519	207,290	0	512,511	512,511	0		
Penn Treaty Network	63282	PA	1/6/2009			0	0	1,183,632,154	0	1,183,632,154		1,183,632,154		
Shenandoah Life Ins. Co.	68845	VA	2/12/2009				No Data Available			0		0		
Standard Life Ins Co of IN	69051	IN	12/18/2008			0	235,444,956	0	0	235,444,956		235,444,956		
Universal Life Ins Co	70157	AL	4/24/2009				No Data Available			0		0		
<b>Total "Pre-Liquidation"</b>						211,703	235,538,475	1,299,864,741	0	1,535,614,918	512,511	1,535,102,407		
<b>Overview "Open" Insolvencies</b>														
Executive Life Ins. Co.	63010	CA	4/11/1991	12/6/1991	9/3/1993	1,169,038,248	1,694,450,211	0	31,396,017	2,894,884,477	2,857,096,116	37,788,360		
Life & Health Ins. Co. of America	77887	PA		7/2/2004	4/1/2005	701,240	0	36,635,643	0	37,336,883	29,395,164	7,941,719		
Lincoln Memorial Life Ins. Co.	69833	TX	5/14/2008	9/22/2008		310,844,326	314,868	0	0	311,159,194	422,999,693	(111,840,499)		
Medical Savings Ins. Co.	74217	IN	12/1/2008	2/26/2009		0	0	3,535,869	0	3,535,869		3,535,869		
Memorial Service Life Ins. Co.	74926	TX	5/14/2008	9/22/2008		124,572,551	0	0	0	124,572,551	184,134,430	(59,561,879)		
<b>Total "Open"</b>						1,605,156,365	1,694,765,079	40,171,512	31,396,017	3,371,488,973	3,493,625,403	(122,136,430)		
<b>Overview "Closed" Insolvencies</b>														
American Chambers Life Ins. Co.	75914	OH	3/13/2000	5/8/2000	claim runoff	79,195	0	58,526,196	0	58,605,392	58,539,725	65,666		
American Integrity Ins. Co.	10197	PA		6/25/1993	6/1/1994	0	0	61,650,974	0	61,650,974	61,603,738	47,236		
American Western Life Ins. Co.	60917	UT	1/1/1997	8/28/1997	claim runoff	23,708	0	355,371	0	379,079	378,974	105		
Andrew Jackson Life Ins. Co.	60968	MS	2/10/1992	3/26/1993	8/27/1993	24,385,260	6,335,124	75,360	0	30,795,744	30,797,365	(1,621)		
Benicorp Ins. Co.	69752	IN	8/9/2007	10/5/2007	claim runoff	30,454	0	43,344,509	0	43,374,963	44,942,120	(1,567,156)		
Centennial Life Ins. Co.	61654	KS	2/4/1998	5/27/1998	multiple	15,763	0	665,453	0	681,216	679,771	1,445		
Confederation Life Ins. Co. (CLIC)	80667	MI	8/12/1994	8/12/1994	multiple	1,008	2,456	(0)	10,354	13,817	13,562	255		
Consumers United Ins. Co.	62278	DE	2/9/1993	5/5/1994	2/15/1995	1,107,847	7,617,944	6,491,538	0	15,217,330	15,206,500	10,831		
Family Guaranty Life Ins. Co.	75302	MS	5/10/1999	6/29/1999	12/9/1999	24,873,367	0	0	0	24,873,367	24,864,195	9,172		
Farmers and Ranchers Life Ins. Co.	63185	OK	5/12/1999	1/14/2000	1/21/2000	4,695,617	4,450,541	0	0	9,146,158	9,142,284	3,875		
Fidelity Bankers Life Ins. Co.	63266	VA	5/13/1991	9/29/1992	6/12/1993	274,417	14,149,804	0	0	14,424,222	14,421,832	2,390		
First National Life Ins. Co. of America	63525	MS	5/10/1999	6/29/1999	12/9/1999	2,477,759	22,408,950	0	0	24,886,709	24,860,824	25,884		
Franklin American Life Ins. Co.	68489	TN	5/11/1999	10/26/1999	7/6/2000	9,698,397	3,194,706	0	0	12,893,103	12,871,834	21,269		
Franklin Protective Life Ins. Co.	98655	MS	5/10/1999	6/29/1999	12/9/1999	12,680,179	3,855,078	0	0	16,535,257	16,527,844	7,413		
International Financial Services Life Ins. Co.	64084	MO	5/12/1999	11/30/1999	12/9/1999	1,106,210	710,334	0	0	1,816,545	1,812,138	4,407		
Investors Equity Life Ins. Co. of HI, LTD	64874	HI	6/24/1994	12/29/1994	2/5/1996	0	19,626,888	0	0	19,626,888	19,626,888	0		
Legion Ins. Co.	24422	PA	3/28/2002	7/28/2003	claim runoff	0	0	1,880,622	0	1,880,622	2,180,606	(299,984)		
London Pacific Life & Annuity Co.	68934	NC	8/6/2002	9/30/2004	10/12/2004	0	131,672,699	0	0	131,672,699	131,669,762	2,937		
National Heritage Life Ins. Co.	97284	DE	5/25/1994	11/21/1995	7/2/1996	5,958,497	156,650,445	0	0	162,608,942	172,502,599	(9,893,657)		
Old Standard Life Ins. Co.	88579	ID	3/2/2004				No Data Available			0	0	0		
Reliance Ins. Co.	24457	PA	5/29/2001	10/3/2001	9/1/2005	0	0	9,449,675	0	9,449,675	10,556,385	(1,106,710)		
States General Life Ins. Co.	69175	TX	1/14/2005	3/9/2005	7/1/2005	2,000	0	5,905,396	0	5,907,396	5,881,187	26,209		
Universe Life Ins. Co.	70181	ID	3/5/1996	12/4/1998	10/29/1999	0	0	12,875,191	0	12,875,191	12,852,367	22,823		
Villanova Ins. Co.	19577	PA	3/28/2002	7/28/2003	claim runoff	0	0	19,965	0	19,965	19,040	925		
<b>Total "Closed"</b>						87,409,680	370,674,970	201,240,249	10,354	659,335,252	671,951,540	(12,616,287)		

Assessments Called (Billed) or Refunded as of December 31, 2008								
Life		Allocated Annuity		A&H		Allocated 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	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
5,138	490	228	0	304	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
5,138	490	228	0	304	0	0	0	0
1,009,880,475	875,000	1,304,882,093	16,732,880	590,625	1,000,000	42,365,781	3,302,527	
247,961	0	529	0	3,505,302	0	0	0	
18,219,230	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	
1,028,347,666	875,000	1,304,882,622	16,732,880	4,095,927	1,000,000	42,365,781	3,302,527	
253,143	4,500	0	0	57,321,953	1,030,500	0	0	
9,517	129,780	0	0	85,880,467	25,107,947	0	0	
0	0	0	0	1,804,218	1,038,000	0	0	
28,735,867	0	10,977,686	50,403	0	0	3,735,647	0	
0	0	0	0	31,934,134	0	0	0	
793,564	685,323	100,000	50,000	19,544,517	12,550,010	0	0	
11,306,785	10,875,478	44,055,596	26,201,957	895,082	960,837	108,553,958	71,103,889	
828,884	258,055	5,279,053	275,537	12,052,209	3,611,951	40	4	
13,800,320	0	4,950,590	0	0	0	1,518,800	0	
7,965,000	2,272,500	885,000	252,500	0	0	0	0	
839,543	30	2,298,356	20	330,078	0	35,000	0	
18,270,153	2,604,219	18,925,424	325,281	0	0	0	0	
1,242,916	0	89,000	0	0	0	0	0	
5,854,173	0	2,082,992	0	52,921	0	0	0	
4,502,111	775,000	2,777,880	0	152,528	25,000	0	0	
27,611,280	20,999,761	22,525,117	11,243,274	11,732,231	11,500,000	0	0	
0	0	0	0	484,325	0	0	0	
700,638	0	87,137,660	38,000	0	0	0	0	
13,267,750	229,205	236,271,567	18,293,284	0	0	2,585,649	0	
151,260	0	0	0	5,200,878	0	0	0	
226,286	0	0	0	2,466,304	0	0	0	
122,316	718	5,000	0	7,307,381	35,192	0	0	
0	0	0	0	400,000	0	0	0	
136,481,506	38,834,570	435,860,921	56,730,257	237,559,226	55,859,437	116,429,094	71,103,893	

Estimated GA Costs

Estimated Net Costs as of September 30, 2009													Assessments Called (Billed) or Refunded as of December 31, 2008								
NAIC Code	Domicile	Rehabilitation Date	Liquidation Date	Estate Closing Date	Estate Closing Date	Life	Allocated Annuity	A&H	Unallocated Annuity	Total Report 2009	Total Report 2008	Change	Life		Allocated Annuity		A&H		Allocated 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	
<b>Overview "Estate Closed" Insolvencies</b>																					
Alabama Life Ins. Co.	98825	AL	12/2/1993	10/7/1994	10/21/1994	6/24/2002	2,132,767	1,167,729	10,256	0	3,310,751	3,310,751	0	2,800,000	0	568,170	0	13,000	0	0	0
American Educators Life Ins. Co.	60356	AL	12/2/1993	8/1/1994	9/30/1994	2/20/2002	227,421	4,589,002	109,735	0	4,926,157	4,926,157	0	19,024	0	284,983	1,409	7,000	0	0	0
American Life Assurance Corp.	88161	AL	2/25/1997	5/30/1997	3/13/1998	6/15/2004	(233,527)	849,139	4,441,152	0	5,056,764	5,056,764	0	10,971	0	0	0	148,029	0	0	0
American Standard Life & Accident Ins. Co.	63452	OK	2/22/1991	9/22/1998	9/22/1998	5/28/2004	7,552,228	427,394	419,024	0	8,398,646	8,398,646	0	6,139,072	5,350,073	10,343	111,000	1,280,461	660,185	0	0
AMS Life Ins. Co.	86142	AZ	3/27/1992	9/3/1992	multiple	12/28/2006	1,404,994	31,474,476	346,598	0	33,226,068	33,226,068	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
Bankers Commercial Life Ins. Co.	61220	TX	5/15/2000	6/19/2000	11/8/2002	4/7/2003	259,928	0	13,589,897	0	13,849,825	13,849,825	0	70,714	16,487	0	0	17,454,254	2,830,940	0	0
Coastal States Life Ins. Co.	61980	GA	1/24/1996	10/1/1996	11/8/1996	9/17/2004	48,622	16,273,478	0	0	16,322,100	16,322,100	0	340,667	49,490	17,248,265	688,487	0	0	0	0
Consolidated National Life Ins. Co.	71382	IN	12/2/1993	7/12/1994	9/30/1994	11/29/1999	8,677,557	150,895	24,464	0	8,852,916	8,852,916	0	11,271,909	1,041,272	1,401,485	0	122,000	0	0	0
Corporate Life Ins. Co.	74705	PA	8/24/1988	2/15/1994	1/31/1996	1/4/2007	1,366,035	171,658,264	563,528	0	173,587,827	173,587,827	0	94,012,513	0	76,061,564	0	250,000	0	67,153,313	0
Diamond Benefits Life Ins. Co./LACOP	74969	AZ	12/19/1988	2/28/1992	11/30/1992	12/21/2007	0	12,306,836	0	0	12,306,836	12,306,836	0	176,802	238	5,957,495	1,545,000	12,004,070	85,843	0	0
EBL Life Ins. Co.	87033	PA	4/7/1994	11/30/1994	8/15/2005	8/15/2005	9,861,624	4,462,254	0	0	14,323,877	14,323,877	0	32,000,000	0	0	0	0	0	0	0
First National Life Ins. Co.	63517	AL	10/4/1996	8/5/1997	claim runoff	12/17/2002	0	227,653	0	0	227,653	227,653	0	8,231	0	0	1,700,000	192,196	116,294	0	0
George Washington Life Ins. Co.	63770	WV	9/5/1990	6/3/1991	multiple	1/21/2005	1,325,346	77,235	385,572	0	1,788,153	1,788,153	49	5,231,876	2,165,111	214,664	149,512	13,338,293	5,683,449	0	0
Guarantee Security Life Ins. Co.	84271	FL	8/12/1991	12/2/1992	4/13/1993	7/29/2005	22,777,412	84,099,047	0	0	106,876,460	106,908,892	(32,432)	60,125,731	9,895,086	175,491,859	18,881,869	0	0	2,000	0
Inter-American Ins. Co. of Illinois	67210	IL	10/25/1991	12/23/1991	4/13/1993	9/16/2003	71,852,917	17,935,739	0	17,983,228	107,771,884	107,771,299	585	90,059,188	23,956,798	35,146,103	17,772,265	4,032,883	643,060	41,826,413	15,482,766
Investment Life Ins. Co. of America	76015	NC	3/31/1992	4/2/1993	9/6/1994	12/12/2005	3,599,900	12,137,417	16,134	0	15,753,451	15,753,451	0	5,270,688	296,691	17,846,770	981,193	0	0	0	0
Kentucky Central Life Ins. Co.	65188	KY	2/12/1993	8/18/1994	5/31/1995	12/10/2007	(12,591,638)	22,707	0	0	(12,568,931)	(12,675,584)	106,653	122,437,040	85,288,295	13,028,405	6,791,267	141,544	139,721	0	0
Life Assurance Co. of Pennsylvania	65374	PA	10/18/1990	1/10/1991	11/30/1992	4/28/2003		Included in Diamond Benefits	0	0	0	0	0								
Midwest Life Ins. Co.	66060	LA	6/26/1991	8/26/1991	6/1/1992	6/24/2008	887,578	32,063,448	82,801	0	33,033,827	33,019,828	13,999	3,798,558	1,244,000	75,236,595	10,553,609	4,535,768	459,073	0	0
Mutual Benefit Life Ins. Co.	66362	NJ	7/16/1991	11/3/1993	4/30/1994	6/30/1999	(350,827)	(1,057,076)	0	(163,752)	(1,571,656)	(1,571,656)	0	113,928,847	73,049,556	16,270,649	12,187,275	4,132,289	4,836,956	2,139,524	1,755,253
Mutual Security Life Ins. Co.	66400	IN	10/5/1990	12/6/1991	multiple	7/29/2005	3,122,404	11,262,883	(6,419,739)	4,783,472	12,749,019	12,749,019	0	53,434,308	15,189,637	117,647,747	17,673,724	3,972,146	2,032,126	96,890	84,000
National Affiliated Investors Life Ins. Co.	69370	LA	6/7/1999	4/26/2000	7/7/2000	7/10/2006	1,223,357	121,189	8,753	0	1,353,300	1,353,300	0	1,144,992	41,125	35,389	0	606,622	1,257	0	0
National American Life Ins. Co. of PA	69221	PA	1/31/1995	5/31/1996	7/1/1996	10/13/2004	2,607	13,137,752	6,054	0	13,146,413	13,146,413	0	576,171	185,419	24,494,168	5,687,878	1,785,577	1,644,030	0	0
New Jersey Life Ins. Co.	66907	NJ	9/5/1991	8/12/1993	9/9/1993	1/8/1999	81,850,531	0	0	0	81,850,531	81,850,531	0	88,482,480	2,590,816	20,683	18,000	449	23	0	0
Old Colony Life Ins. Co.	65161	GA	5/21/1992	6/30/1994	10/20/1994	11/1/2006	526,184	10,654,437	0	0	11,180,621	11,180,621	0	859,210	42,451	13,560,314	1,306,335	53,013	1	0	0
Old Faithful Life Ins. Co.	67229	WY	2/19/1992	11/16/1992	3/1/1993	11/4/1996	649,614	760,345	64,158	0	1,474,118	1,474,118	0	1,985,301	0	3,071,552	0	35,000	0	0	0
Pacific Standard Life Ins. Co.	72842	CA	12/11/1989	5/11/1994	5/11/1994	12/30/1999	12,292,076	16,141,196	0	0	28,433,272	28,433,272	0	19,125,582	1,724,917	14,801,323	323,012	30,659	3,117	0	0
Statesman National Life Ins. Co.	69183	TX	2/8/1999	5/15/1999	6/18/1999	12/22/2003	0	4,050,017	0	0	4,050,017	4,050,017	0	645,876	211,787	0	0	11,548,200	2,534,083	0	0
Summit National Life Ins. Co.	71080	PA	5/6/1994	11/1/1994	11/30/1994	3/3/2006	3,722,702	787,165	73,031	0	4,582,899	4,582,899	0	71,046,715	22,206,147	31,672,495	11,049,913	79,818	111,672	0	0
Supreme Life Ins. Co. of America	69302	IL	7/12/1995	claim runoff	5/12/2000		33,329	0	11,495	0	44,824	44,824	0	80,000	54,000	0	0	20,000	24,000	0	0
Underwriters Life Ins. Co.	88188	SD	11/2/1990	1/27/1991	10/31/1992	12/14/1998	0	8,106,994	0	0	8,106,994	8,106,994	0	136,845	48,177	514,100	0	7,083,431	1,408,959	0	0
Unison International Life Ins. Co.	68055	OK	9/25/1992	2/12/1993	8/27/1993	11/8/2002	3,344,192	10,066,575	4,151	0	13,414,918	13,414,918	0	12,164,294	4,221,741	9,814,075	1,493,192	81,022	0	0	0
United Republic Life Ins. Co.	93238	UT	1/26/1994	11/18/1994	10/1/1994	7/25/2001	13,790	211	0	29,058	43,058	43,058	0	57,000	0	0	0	0	0	0	0
<b>Total "Estate Closed"</b>							225,579,121	451,569,738	26,121,727	22,632,006	725,902,591	725,813,738	88,854	801,899,747	252,344,176	716,157,453	149,305,219	84,258,631	24,714,789	119,218,140	20,022,019
<b>Overview "Released from Oversight" Insolvencies</b>																					
Confederate Life Ins. & Annuity Co. (CLIAC)	99384	GA	9/1/1994		10/2/1995	4/12/1999		No GA funding involved		0	0	0	0	0	0	0	0	0	0	0	0
Fidelity Mutual Life Ins. Co.	63304	PA	11/6/1992	no GA particip	1/1/2008	1/1/2008	1,130,723	113,819	0	27,990	1,272,532	1,272,532	0	41,049	0	3,876	0	0	0	0	0
First Capital Life Ins. Co.	65447	CA	5/14/1991	claim runoff		6/5/2003	48,718	4,548	0	0	53,266	53,266	0	611,924	17,671	712,595	2,463	10	0	0	0
Mid-Continent Life Ins. Co.	66001	OK	6/6/1997	no GA participation		7/1/2002	366,322	1,432	406	0	368,160	368,160	0	9,571	0	0	0	0	0	0	0
Old West Annuity & Life Ins. Co.	76791	AZ	3/2/2004			1/13/2006		No Data Available, sold without GA involvement		0	0	0	0								
Settlers Life Ins. Co.	64220	VA	5/14/1999	no GA participation		12/15/1999	101,244	0	26,321	0	127,565	127,565	0	97,500	0	0	0	15,000	0	0	0
Universal Health Care Ins. Co.	12577	FL	2/21/2007			12/21/2007	0	0	220,659	0	220,659	220,659	0	0	0	0	0	0	0	0	0
<b>Total "Released from Oversight"</b>							1,647,007	119,799	247,385	27,990	2,042,181	2,042,181	0	760,044	17,671	716,471	2,463	15,010	0	0	0
<b>Grand Total</b>							1,920,003,875	2,752,668,061	1,567,645,614	54,066,367	6,294,383,916	4,893,945,373	1,400,438,544	1,967,494,101	292,071,907	2,457,617,695	222,770,819	325,929,098	81,574,226	278,013,015	94,428,439

Estimated Net Costs as of September 30, 2009					Assessments Called (Billed) or Refunded as of December 31, 2008								
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	17,462,293	32,514,463	6,963,692	0	56,940,448	22,368,855	0 #	33,937,732	0 #	2,060,000	0 #	0	0
Alaska	670,629	5,939,875	668,851	(512)	7,278,843	2,063,342	454,500 #	5,597,169	333,181 #	253,415	56,000 #	2,428,923	29
Arizona	26,891,134	45,861,964	60,878,889	0	133,631,987	38,214,894	0 #	38,206,946	0 #	13,235,267	0 #	0	0
Arkansas	16,656,789	10,182,362	8,190,364	51,907	35,081,422	25,621,978	0 #	0	0 #	9,736,334	0 #	0	0
California	298,485,100	494,657,166	199,327,397	0	992,469,663	288,656,930	41,665,000 #	408,728,212	23,273,000 #	20,293,800	11,275,000 #	0	0
Colorado	901,382	10,857,588	29,991,297	0	41,750,268	9,594,556	0 #	18,978,248	1,070,000 #	8,213,427	2,641,002 #	0	0
Connecticut	(11,598)	4,717,590	13,512,097	(1,107)	18,216,982	4,732,230	4,154,158 #	3,712,000	3,421,902 #	0	0 #	1,445,000	1,444,994
Delaware	4,531,840	16,207,542	3,141,603	332,513	24,213,497	7,876,303	0 #	16,525,910	0 #	2,435,000	0 #	984,787	0
Dist. of Columbia	114,663	390,636	952,453	0	1,457,752	584,826	447,527 #	1,716,248	1,259,695 #	630,000	259,707 #	0	0
Florida	116,094,844	230,886,059	200,163,633	5,732	547,152,267	125,602,575	0 #	224,779,838	142,450 #	11,200,000	0 #	0	0
Georgia	30,054,146	37,099,925	48,103,524	2,371,754	117,629,349	43,275,908	0 #	44,189,138	584,662 #	6,131,986	64,528 #	5,870,582	(32,978)
Hawaii	27,509,858	41,265,644	4,450,333	0	73,225,834	47,538,543	21,042,109 #	41,818,128	15,586,534 #	11,882,875	11,503,683 #	0	0
Idaho	8,173,591	10,905,980	5,009,187	0	24,088,758	11,714,705	2,699,795 #	9,940,276	0 #	950,135	0 #	0	0
Illinois	152,973,536	160,867,064	70,857,134	8,787,592	393,485,326	129,049,738	37,957,670 #	204,402,147	72,500,755 #	29,240,000	12,197,240 #	77,450,410	42,304,367
Indiana	33,313,233	76,981,071	34,024,560	4,767,938	149,086,802	29,600,051	5,000,000 #	74,412,620	0 #	25,209,164	0 #	0	0
Iowa	37,603,510	35,591,730	34,188,641	39,693	137,093,574	22,559,122	0 #	34,814,908	0 #	1,795,360	0 #	1,280,000	0
Kansas	42,807,196	18,979,331	10,249,866	0	72,036,394	26,036,000	0 #	19,115,000	0 #	1,650,000	0 #	0	0
Kentucky	24,501,543	26,473,709	14,356,626	0	65,331,878	39,964,175	15,572,328 #	23,721,386	4,334,688 #	1,954,518	1,053,336 #	0	0
Louisiana	7,827,832	7,567,726	12,732,114	0	28,127,672	8,103,508	0 #	14,413,707	0 #	15,638,832	0 #	0	0
Maine	597,058	988,474	2,084,725	62,899	2,172,639	2,172,639	0 #	1,159,361	0 #	175,000	0 #	0	0
Maryland	19,913,987	28,225,926	18,390,908	5,591,852	72,122,674	36,177,287	0 #	29,492,121	0 #	1,700,000	0 #	0	0
Massachusetts	44,567,019	47,341,761	8,599,153	0	100,507,933	40,915,000	2,125,000 #	33,091,000	700,000 #	5,456,000	1,475,000 #	0	0
Michigan	10,529,047	80,662,429	20,928,059	3,294,060	115,413,595	20,920,700	11,593,847 #	70,299,300	10,100,034 #	0	0 #	34,158,333	29,297,170
Minnesota	17,025,453	62,777,033	4,032,823	2,516,006	86,351,316	24,063,000	2,144,001 #	120,079,500	24,707,255 #	418,500	0 #	5,700,000	0
Mississippi	65,379,299	19,558,647	17,448,212	93,158	102,479,315	50,334,095	14,626 #	20,172,670	0 #	15,534,678	30,041 #	6,850,139	0
Missouri	192,118,938	38,188,963	24,986,695	29,058	252,323,654	52,031,922	0 #	37,285,110	0 #	8,479,499	0 #	0	0
Montana	4,269,548	6,803,320	5,110,681	0	16,183,549	8,060,287	0 #	7,723,955	0 #	739,840	0 #	0	0
Nebraska	15,985,309	16,322,806	22,057,646	0	54,365,761	11,998,351	532,785 #	16,775,339	293,315 #	5,083,700	5,700,000 #	0	0
Nevada	12,693,223	10,529,451	11,025,080	0	34,247,754	12,262,827	337,000 #	8,197,685	69,630 #	11,839,600	178,000 #	0	0
New Hampshire	539,953	791,627	3,103,090	606,592	5,041,261	2,023,542	563,123 #	1,732,000	996,376 #	210,000	0 #	0	0
New Jersey	39,038,605	51,644,296	44,783,771	4,574,499	140,041,170	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	5,351,695	10,743,267	5,272,945	0	21,367,906	4,744,597	120,000 #	5,350,925	0 #	367,765	0 #	0	0
New York	60,442	(228,750)	8,941,509	(6,578)	8,766,624	91,500,000	54,000,000 #	0	0 #	0	0 #	0	0
North Carolina	44,406,578	98,476,533	48,001,441	224,161	191,108,713	45,827,217	5,382,000 #	92,747,783	14,751,500 #	2,310,000	0 #	0	0
North Dakota	3,997,848	7,983,817	7,459,432	28,646	19,469,744	4,999,898	423,000 #	7,798,336	277,400 #	3,253,092	924,599 #	104,738	0
Ohio	53,265,348	78,368,604	43,061,255	2,306,607	177,001,815	39,300,000	0 #	53,745,000	0 #	5,865,000	0 #	7,875,000	0
Oklahoma	35,703,144	36,753,679	11,580,417	0	84,037,240	34,474,843	13,714,350 #	31,953,738	5,435,150 #	12,945,550	4,702,000 #	0	0
Oregon	17,320,264	20,293,422	10,155,522	0	47,769,208	19,068,901	0 #	20,140,366	0 #	1,688,644	0 #	0	0
Pennsylvania	69,755,235	354,163,638	133,387,673	1,546,153	558,852,700	155,432,407	0 #	232,347,862	0 #	2,553,470	0 #	100,058,938	0
Puerto Rico	580,178	504,486	(7,392)	0	1,077,272	622,778	0 #	387,497	0 #	108,788	0 #	0	0
Rhode Island	3,526,332	21,886,292	1,557,028	0	26,969,651	2,864,837	0 #	16,281,497	0 #	428,700	0 #	0	0
South Carolina	21,994,509	32,033,945	11,413,275	0	65,441,728	22,736,843	0 #	28,314,306	0 #	600,000	0 #	0	0
South Dakota	7,489,618	5,189,051	24,170,563	0	36,849,232	10,700,802	3,424,511 #	7,530,701	2,698,921 #	4,091,897	1,475,000 #	0	0
Tennessee	44,626,962	35,967,170	28,433,466	0	109,027,598	32,793,000	0 #	41,502,000	0 #	5,116,000	0 #	0	0
Texas	244,986,024	213,781,968	89,449,311	14,361,380	562,578,683	187,586,803	35,643,501 #	142,668,069	13,855,706 #	52,313,796	17,988,924 #	0	0
Utah	8,957,967	10,661,651	4,473,218	243,249	24,336,085	16,880,549	7,669,846 #	12,534,100	4,124,184 #	1,603,796	0 #	3,050,000	4,549,252
Vermont	179,863	256,612	4,274,872	(3,802)	4,707,544	428,664	0 #	519,856	0 #	177,500	0 #	0	0
Virginia	13,945,857	35,229,460	120,714,942	0	169,890,259	23,488,697	6,619,339 #	32,867,690	9,388,016 #	2,958,086	1,787,431 #	0	0
Washington	37,643,834	76,736,513	57,869,408	2,163,857	174,413,611	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	3,077,679	9,457,777	4,377,392	0	16,912,848	6,668,408	4,048,871 #	9,679,699	4,855,641 #	4,392,781	5,464,841 #	51,813	0
Wisconsin	29,914,004	66,411,684	10,578,146	79,061	106,982,895	32,700,000	0 #	45,050,000	0 #	0	0 #	0	0
Wyoming	4,001,531	6,213,086	2,153,931	0	12,368,549	4,338,084	0 #	7,339,821	0 #	845,787	0 #	0	0
Other	1	0	14,154	0	14,155	0	0 #	0	0 #	0	0 #	0	0
Total	1,920,003,875	2,752,668,061	1,567,645,614	54,066,367	6,294,383,916	1,967,494,101	292,071,907	2,457,617,695	222,770,819	325,929,098	81,574,226	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	716	658,533	3,351,280	0	4,010,529	American Network Ins. Co.	116,025,297
Alaska	613	65,411	574,159	0	640,183	Booker T Washington Ins Co Inc	0
Arizona	4,511	4,710,554	56,695,716	0	61,410,782	Golden State Mutual Life Ins Co	0
Arkansas	828	1,036,246	2,717,156	0	3,754,230	Imerica	0
California	23,845	25,867,277	187,525,358	0	213,416,480	Monarch Life Ins. Co.	512,511
Colorado	4,515	1,887,330	24,174,959	0	26,066,804	Penn Treaty Network	1,183,632,154
Connecticut	5,575	4,625,597	13,501,618	0	18,132,790	Shenandoah Life Ins. Co.	0
Delaware	383	57,365	1,433,006	0	1,490,755	Standard Life Ins Co of IN	235,444,956
Dist. of Columbia	670	75,429	954,998	0	1,031,097	Universal Life Ins Co	0
Florida	14,543	20,099,749	176,740,638	0	196,854,930		
Georgia	1,892	5,008,712	28,211,278	0	33,221,883	Total	1,535,614,918
Hawaii	1,462	4,114,421	4,441,081	0	8,556,964	Per state breakdown	1,535,614,918
Idaho	520	431,302	3,961,369	0	4,393,191		0
Illinois	7,351	8,553,296	54,080,478	0	62,641,125		
Indiana	2,350	21,898,826	12,691,679	0	34,592,856		
Iowa	3,134	1,379,443	32,484,456	0	33,867,033		
Kansas	2,909	1,391,005	7,078,934	0	8,472,848		
Kentucky	658	1,693,708	12,437,874	0	14,132,240		
Louisiana	1,474	1,112,268	5,236,870	0	6,350,612		
Maine	1,135	429,245	1,994,689	0	2,425,068		
Maryland	4,487	2,188,049	16,555,422	0	18,747,958		
Massachusetts	9,594	2,180,719	4,801,970	0	6,992,283		
Michigan	10,441	34,112,297	20,305,317	0	54,428,054		
Minnesota	3,770	3,618,428	3,745,221	0	7,367,419		
Mississippi	298	1,000,801	6,236,853	0	7,237,951		
Missouri	3,714	2,330,767	13,486,806	0	15,821,288		
Montana	526	777,188	3,064,917	0	3,842,631		
Nebraska	1,970	381,621	17,374,268	0	17,757,860		
Nevada	1,602	1,313,650	5,069,492	0	6,384,744		
New Hampshire	1,546	375,875	2,873,175	0	3,250,597		
New Jersey	6,356	4,748	43,718,919	0	43,730,023		
New Mexico	1,824	701,887	4,554,507	0	5,258,217		
New York	26,882	16,133	9,072,431	0	9,115,447		
North Carolina	3,088	14,437,681	47,072,262	0	61,513,031		
North Dakota	106	871,007	3,072,912	0	3,944,025		
Ohio	6,779	19,897,484	31,334,693	0	51,238,955		
Oklahoma	1,189	901,493	5,423,020	0	6,325,703		
Oregon	2,152	572,300	8,642,330	0	9,216,783		
Pennsylvania	12,308	2,352,507	130,935,154	0	133,299,969		
Puerto Rico	461	14	22	0	497		
Rhode Island	744	192,464	1,397,440	0	1,590,648		
South Carolina	1,318	2,470,535	8,473,290	0	10,945,143		
South Dakota	847	391,235	19,773,920	0	20,166,002		
Tennessee	1,230	4,086,875	20,409,345	0	24,497,450		
Texas	11,243	17,027,981	59,394,804	0	76,434,028		
Utah	1,440	2,465,721	4,149,391	0	6,616,551		
Vermont	566	77,937	4,227,475	0	4,305,977		
Virginia	2,554	3,417,317	118,885,360	0	122,305,231		
Washington	7,360	1,439,388	41,469,489	0	42,916,237		
West Virginia	602	1,843,611	3,693,022	0	5,537,234		
Wisconsin	5,370	8,747,978	9,069,642	0	17,822,989		
Wyoming	250	247,067	1,294,224	0	1,541,541		
Other	0	0	52	0	52		
Total	211,703	235,538,475	1,299,864,741	0	1,535,614,918		
		State Breakdown Not Available					
None							
Total	211,703	235,538,475	1,299,864,741	0	1,535,614,918		



	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		
Alabama	11,676,120	21,733,828	202,789	0	33,612,737	Executive Life Ins. Co.	2,894,884,477
Alaska	538,717	5,590,016	0	0	6,128,733	Life & Health Ins. Co. of America	37,336,883
Arizona	22,031,540	24,143,673	1,180,651	0	47,355,864	Lincoln Memorial Life Ins. Co.	311,159,194
Arkansas	14,366,598	6,312,396	(12,679)	51,902	20,718,217	Medical Savings Ins. Co.	3,535,869
California	280,453,808	442,305,621	626,432	0	723,385,861	Memorial Service Life Ins. Co.	124,572,551
Colorado	375,699	0	279,706	0	655,405		
Connecticut	43,690	0	0	0	43,690	Total	3,371,488,973
Delaware	3,720,778	4,044,384	(4,987)	100,350	7,860,526	Per state breakdown	3,371,488,973
Dist. of Columbia	12,998	0	(1,271)	0	11,728		0
Florida	98,740,052	105,657,868	10,517,070	0	214,914,991		
Georgia	27,230,678	23,797,277	10,681,450	2,257,082	63,966,487		
Hawaii	26,145,913	16,873,315	77,511	0	43,096,739		
Idaho	7,622,221	8,161,145	(25,681)	0	15,757,685		
Illinois	123,462,485	105,051,275	2,495,373	6,360,706	237,369,839		
Indiana	25,486,895	26,827,377	502,476	12,916	52,829,663		
Iowa	32,032,829	21,324,047	0	39,672	53,396,548		
Kansas	41,499,609	10,627,103	599,202	0	52,725,913		
Kentucky	22,583,089	22,490,074	0	0	45,073,163		
Louisiana	2,656,159	0	252,454	0	2,908,614		
Maine	5,844	0	(857)	0	4,987		
Maryland	17,927,911	20,108,546	950,421	5,591,368	44,578,246		
Massachusetts	40,938,624	41,980,467	0	0	82,919,092		
Michigan	310,319	0	0	(84,957)	225,362		
Minnesota	14,278,796	34,878,004	0	10,287	49,167,087		
Mississippi	18,775,134	5,669,112	966,694	93,077	25,504,017		
Missouri	189,318,447	25,356,955	1,531,092	0	216,206,494		
Montana	3,553,565	3,649,894	(992)	0	7,202,467		
Nebraska	13,684,458	6,875,381	325,005	0	20,884,844		
Nevada	12,237,696	7,176,308	110,850	0	19,524,854		
New Hampshire	0	0	0	0	0		
New Jersey	20,508,341	50,171,410	0	1,110,455	71,790,206		
New Mexico	4,430,415	7,929,617	339,711	0	12,699,743		
New York	0	0	0	0	0		
North Carolina	30,622,767	66,440,177	7,630	0	97,070,573		
North Dakota	3,226,279	4,887,673	2,192,553	28,646	10,335,151		
Ohio	43,466,951	36,595,041	1,522,637	1,816,201	83,400,830		
Oklahoma	25,260,507	18,157,722	98,871	0	43,517,101		
Oregon	15,271,591	16,990,208	1,080	0	32,262,879		
Pennsylvania	47,827,240	167,320,946	1,566,331	0	216,714,517		
Puerto Rico	528,687	504,478	0	0	1,033,165		
Rhode Island	3,184,632	21,442,167	0	0	24,626,799		
South Carolina	16,847,628	21,539,132	4,850	0	38,391,611		
South Dakota	6,703,004	2,780,187	1,735,026	0	11,218,216		
Tennessee	30,281,382	15,642,054	1,204,806	0	47,128,243		
Texas	234,047,206	132,558,001	11,608	11,526,101	378,142,916		
Utah	8,276,487	6,768,435	(52)	239,699	15,284,570		
Vermont	4,507	0	0	0	4,507		
Virginia	10,395,359	19,429,049	218,723	0	30,043,130		
Washington	32,870,901	57,759,180	0	2,163,451	92,793,532		
West Virginia	1,812,610	3,548,066	15,027	0	5,375,703		
Wisconsin	14,833,026	50,142,323	0	79,061	65,054,410		
Wyoming	3,046,169	3,525,148	0	0	6,571,317		
Other	0	0	0	0	0		
Total	1,605,156,365	1,694,765,079	40,171,512	31,396,017	3,371,488,973		
State Breakdown Not Available							
None							
Total	1,605,156,365	1,694,765,079	40,171,512	31,396,017	3,371,488,973		

	Allocated			Unallocated			
	Life	Annuity	A&H	Annuity	Total		
Alabama	1,521,397	2,630,243	2,568,301	0	6,719,941	American Chambers Life Ins. Co.	58,605,392
Alaska	2,468	41,168	94,687	0	138,323	American Integrity Ins. Co.	61,650,974
Arizona	305,720	3,665,068	2,652,122	0	6,622,910	American Western Life Ins. Co.	379,079
Arkansas	552,380	1,275,898	5,062,689	7	6,890,973	Andrew Jackson Life Ins. Co.	30,795,744
California	402,980	18,081,351	11,007,574	0	29,491,904	Benicorp Ins. Co.	43,374,963
Colorado	80,640	4,404,176	5,477,223	0	9,962,039	Centennial Life Ins. Co.	681,216
Connecticut	10,338	169,557	10,480	118	190,492	Confederation Life Ins. Co. (CLIC)	13,817
Delaware	603,546	11,435,930	1,653,191	0	13,692,667	Consumers United Ins. Co.	15,217,330
Dist. of Columbia	24,468	290,844	(1,929)	0	313,384	Family Guaranty Life Ins. Co.	24,873,367
Florida	3,229,989	67,409,287	7,659,202	0	78,298,478	Farmers and Ranchers Life Ins. Co.	9,146,158
Georgia	601,524	4,202,840	6,339,225	432	11,144,022	Fidelity Bankers Life Ins. Co.	14,424,222
Hawaii	25,379	19,993,052	(68,457)	0	19,949,975	First National Life Ins. Co. of America	24,886,709
Idaho	14,864	406,006	1,047,110	0	1,467,981	Franklin American Life Ins. Co.	12,893,103
Illinois	178,445	4,754,600	13,790,141	1,908	18,725,094	Franklin Protective Life Ins. Co.	16,535,257
Indiana	274,803	16,133,715	20,742,372	152	37,151,042	International Financial Services Life Ins. Co.	1,816,545
Iowa	641,482	7,363,058	1,700,286	21	9,704,847	Investors Equity Life Ins. Co. of HI, LTD	19,626,888
Kansas	88,182	2,367,511	2,564,016	0	5,019,709	Legion Ins. Co.	1,880,622
Kentucky	462,330	941,411	1,378,954	0	2,782,695	London Pacific Life & Annuity Co.	131,672,699
Louisiana	3,911,723	4,920,443	1,961,361	0	10,793,527	National Heritage Life Ins. Co.	162,608,942
Maine	1,424	15,944	90,873	0	108,241	Old Standard Life Ins. Co.	0
Maryland	111,585	1,158,169	907,023	484	2,177,261	Reliance Ins. Co.	9,449,675
Massachusetts	14,515	108,052	3,798,287	0	3,920,854	States General Life Ins. Co.	5,907,396
Michigan	1,084,604	37,505,261	507,837	1,819	39,099,521	Universe Life Ins. Co.	12,875,191
Minnesota	16,811	4,706,684	281,802	472	5,005,769	Villanova Ins. Co.	19,965
Mississippi	45,927,745	11,809,047	10,057,856	81	67,794,729		
Missouri	319,123	4,089,614	9,818,504	0	14,227,241	Total	659,335,252
Montana	2,783	109,275	2,028,678	0	2,140,736	Per state breakdown	659,335,252
Nebraska	158,314	4,478,315	7,675,396	0	12,312,025		0
Nevada	13,745	1,088,311	5,477,403	0	6,579,458		
New Hampshire	(15,418)	241,246	229,965	0	455,793		
New Jersey	12,843	144,922	1,060,825	791	1,219,381		
New Mexico	109,981	881,802	268,721	0	1,260,503		
New York	(0)	0	(132,406)	0	(132,406)		
North Carolina	5,379,813	10,363,978	896,433	856	16,641,081		
North Dakota	3,305	222,475	2,185,735	0	2,411,515		
Ohio	92,274	7,480,549	10,088,154	275	17,661,252		
Oklahoma	4,916,138	12,257,134	5,249,204	0	22,422,476		
Oregon	22,786	503,685	1,440,549	0	1,967,020		
Pennsylvania	28,817	8,739,481	841,839	2,079	9,612,217		
Puerto Rico	0	7	(7,414)	0	(7,408)		
Rhode Island	4,362	231,769	159,588	0	395,719		
South Carolina	167,156	1,956,398	2,874,243	0	4,997,797		
South Dakota	2,982	203,683	2,601,051	0	2,807,715		
Tennessee	12,022,384	13,026,463	6,755,838	0	31,804,684		
Texas	2,801,389	50,402,685	19,600,925	442	72,805,441		
Utah	5,327	374,005	261,893	239	641,464		
Vermont	9,912	34,589	47,397	0	91,899		
Virginia	882,739	6,812,498	1,554,551	0	9,249,788		
Washington	99,033	10,917,457	16,225,787	178	27,242,454		
West Virginia	257,429	3,568,067	429,880	0	4,255,376		
Wisconsin	22,626	6,651,845	1,505,559	0	8,180,031		
Wyoming	494	105,402	805,623	0	911,520		
Other	1	0	14,102	0	14,103		
Total	87,409,680	370,674,970	201,240,249	10,354	659,335,252		
State Breakdown Not Available							
Old Standard Life Ins. Co.			No Data Available				
Total	87,409,680	370,674,970	201,240,249	10,354	659,335,252		

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		
Alabama	4,237,801	7,491,787	841,295	0	12,570,882	Alabama Life Ins. Co.	3,310,751
Alaska	128,767	243,271	5	(512)	371,531	American Educators Life Ins. Co.	4,926,157
Arizona	4,527,878	13,342,459	344,862	0	18,215,199	American Life Assurance Corp.	5,056,764
Arkansas	1,726,274	1,557,773	423,191	(2)	3,707,237	American Standard Life & Accident Ins. Co.	8,398,646
California	17,461,464	8,398,922	168,030	0	26,028,416	AMS Life Ins. Co.	33,226,068
Colorado	407,279	4,563,247	59,407	0	5,029,933	Bankers Commercial Life Ins. Co.	13,849,825
Connecticut	(84,168)	(77,784)	0	(1,225)	(163,176)	Coastal States Life Ins. Co.	16,322,100
Delaware	196,620	669,071	60,390	232,163	1,158,245	Consolidated National Life Ins. Co.	8,852,916
Dist. of Columbia	71,277	23,874	655	0	95,806	Corporate Life Ins. Co.	173,587,827
Florida	13,994,433	37,712,832	5,162,767	5,732	56,875,764	Diamond Benefits Life Ins. Co./LACOP	12,306,836
Georgia	2,187,065	4,090,576	2,831,784	113,049	9,222,474	EBL Life Ins. Co.	14,323,877
Hawaii	1,336,779	284,793	197	0	1,621,769	First National Life Ins. Co.	227,653
Idaho	535,174	1,907,517	26,389	0	2,469,080	George Washington Life Ins. Co.	1,788,153
Illinois	29,245,336	42,501,283	491,142	2,424,619	74,662,380	Guarantee Security Life Ins. Co.	106,876,460
Indiana	7,535,864	12,119,185	88,024	4,754,871	24,497,944	Inter-American Ins. Co. of Illinois	107,771,884
Iowa	4,922,683	5,524,874	3,899	0	10,451,457	Investment Life Ins. Co. of America	15,753,451
Kansas	1,202,596	4,593,670	7,713	0	5,803,978	Kentucky Central Life Ins. Co.	(12,568,931)
Kentucky	1,426,513	1,345,040	538,715	0	3,310,268	Life Assurance Co. of Pennsylvania	0
Louisiana	1,246,562	1,535,014	5,273,322	0	8,054,898	Midwest Life Ins. Co.	33,033,827
Maine	581,766	538,097	20	62,899	1,182,782	Mutual Benefit Life Ins. Co.	(1,571,656)
Maryland	1,838,907	4,770,397	(21,974)	0	6,587,330	Mutual Security Life Ins. Co.	12,749,019
Massachusetts	3,532,931	3,069,775	(1,103)	0	6,601,602	National Affiliated Investors Life Ins. Co.	1,353,300
Michigan	9,102,195	9,043,328	114,905	3,376,453	21,636,880	National American Life Ins. Co of PA	13,146,413
Minnesota	2,720,099	19,573,779	5,800	2,505,248	24,804,927	New Jersey Life Ins. Co.	81,850,531
Mississippi	671,842	1,079,686	186,794	0	1,938,322	Old Colony Life Ins. Co.	11,180,621
Missouri	2,458,346	6,411,133	149,922	29,058	9,048,458	Old Faithful Life Ins. Co.	1,474,118
Montana	711,877	2,266,963	18,077	0	2,996,917	Pacific Standard Life Ins. Co.	28,433,272
Nebraska	2,138,236	4,587,474	(3,317,024)	0	3,408,686	Statesman National Life Ins. Co.	4,050,017
Nevada	436,092	951,174	364,184	0	1,751,449	Summit National Life Ins. Co.	4,582,899
New Hampshire	544,049	174,198	(50)	606,592	1,324,788	Supreme Life Ins. Co. of America	44,824
New Jersey	18,432,137	1,318,080	4,027	3,460,623	23,214,867	Underwriters Life Ins. Co.	8,106,994
New Mexico	804,963	1,229,920	110,006	0	2,144,890	Unison International Life Ins. Co.	13,414,918
New York	(32,319)	(253,099)	1,484	(9,196)	(293,130)	United Republic Life Ins. Co.	43,058
North Carolina	8,353,635	7,210,196	20,047	219,947	15,803,825		
North Dakota	767,722	2,002,663	8,232	0	2,778,617		
Ohio	9,654,531	14,395,033	115,754	486,442	24,651,760		
Oklahoma	5,480,037	5,436,241	809,127	0	11,725,405		
Oregon	2,019,145	2,227,153	71,562	0	4,317,861		
Pennsylvania	21,670,517	175,728,524	44,349	1,530,673	198,974,063		
Puerto Rico	50,992	(13)	0	0	50,980		
Rhode Island	327,014	19,665	0	0	346,680		
South Carolina	4,960,145	6,067,580	27,681	0	11,055,406		
South Dakota	782,226	1,813,944	60,567	0	2,656,737		
Tennessee	2,247,104	3,201,231	61,463	0	5,509,798		
Texas	7,970,872	13,792,461	10,403,613	2,834,836	35,001,781		
Utah	672,535	1,053,463	52,720	3,310	1,782,029		
Vermont	163,363	144,080	0	(3,802)	303,642		
Virginia	2,553,852	5,569,138	39,293	0	8,162,283		
Washington	4,654,267	6,617,214	174,132	229	11,445,842		
West Virginia	1,002,380	498,017	239,304	0	1,739,701		
Wisconsin	15,047,088	869,391	2,944	0	15,919,423		
Wyoming	954,375	2,335,447	54,084	0	3,343,906		
Other	0	0	0	0	0		
<b>Total</b>	<b>225,579,121</b>	<b>451,569,738</b>	<b>26,121,727</b>	<b>22,632,006</b>	<b>725,902,591</b>		
State Breakdown Not Available							
Life Assurance Co. of Pennsylvania	Included in Diamond Benefits						
<b>Total</b>	<b>225,579,121</b>	<b>451,569,738</b>	<b>26,121,727</b>	<b>22,632,006</b>	<b>725,902,591</b>		

	Life	Allocated		Unallocated		Total	
		Annuity	A&H	Annuity			
Alabama	26,259	72	27	0	26,358	Confederation Life Ins. & Annuity Co. (CLIAC)	0
Alaska	64	9	0	0	74	Fidelity Mutual Life Ins. Co.	1,272,532
Arizona	21,485	210	5,538	0	27,232	First Capital Life Ins. Co.	53,266
Arkansas	10,709	49	6	0	10,764	Mid-Continent Life Ins. Co.	368,160
California	143,004	3,996	3	0	147,002	Old West Annuity & Life Ins. Co.	0
Colorado	33,250	2,836	1	0	36,087	Settlers Life Ins. Co.	127,565
Connecticut	12,966	220	0	0	13,185	Universal Health Care Ins. Co.	220,659
Delaware	10,513	791	2	0	11,305		
Dist. of Columbia	5,249	489	0	0	5,738	Total	2,042,181
Florida	115,826	8,323	83,956	0	208,104	Per state breakdown	2,042,181
Georgia	32,987	520	39,787	1,191	74,484		0
Hawaii	325	63	0	0	388		
Idaho	811	10	0	0	821		
Illinois	79,918	6,610	0	360	86,888		
Indiana	13,321	1,968	9	0	15,298		
Iowa	3,382	307	0	0	3,689		
Kansas	13,901	42	1	0	13,945		
Kentucky	28,953	3,475	1,084	0	33,512		
Louisiana	11,915	0	8,108	0	20,022		
Maine	6,889	5,188	0	0	12,076		
Maryland	31,097	765	16	0	31,878		
Massachusetts	71,354	2,748	0	0	74,102		
Michigan	21,488	1,543	1	746	23,777		
Minnesota	5,976	138	0	0	6,114		
Mississippi	4,280	0	16	0	4,296		
Missouri	19,308	493	371	0	20,172		
Montana	798	0	0	0	798		
Nebraska	2,331	15	0	0	2,346		
Nevada	4,089	9	3,150	0	7,248		
New Hampshire	9,776	307	0	0	10,083		
New Jersey	78,927	5,136	0	2,630	86,693		
New Mexico	4,513	40	0	0	4,553		
New York	65,879	8,216	0	2,618	76,713		
North Carolina	47,275	24,502	5,068	3,357	80,202		
North Dakota	436	0	0	0	436		
Ohio	44,814	498	18	3,689	49,018		
Oklahoma	45,272	1,089	195	0	46,556		
Oregon	4,589	76	0	0	4,665		
Pennsylvania	216,353	22,181	0	13,401	251,935		
Puerto Rico	38	0	0	0	38		
Rhode Island	9,579	227	0	0	9,806		
South Carolina	18,261	299	33,211	0	51,771		
South Dakota	560	2	0	0	562		
Tennessee	74,862	10,547	2,013	0	87,423		
Texas	155,314	841	38,362	0	194,517		
Utah	2,178	27	9,266	0	11,471		
Vermont	1,514	6	0	0	1,520		
Virginia	111,353	1,458	17,015	0	129,827		
Washington	12,273	3,274	0	0	15,547		
West Virginia	4,658	15	160	0	4,834		
Wisconsin	5,894	147	0	0	6,042		
Wyoming	243	21	0	0	264		
Other	0	0	0	0	0		
Total	1,647,007	119,799	247,385	27,990	2,042,181		
State Breakdown Not Available							
Old West Annuity & Life Ins. Co.			No Data Available				
Total	1,647,007	119,799	247,385	27,990	2,042,181		

# KEY POINTS

## Key Points to Consider

### KEY NOTES ON ALL INSOLVENCIES:

- NOLHGA expenses are incurred as of June 30, 2009. 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.**

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### *Pre-Liquidation Cases*

This section contains estimated costs by case, by state, by line. The cases listed have not yet been placed under order of liquidation with finding of insolvency. Member companies need to decide if they wish to establish accruals for these cases since the accounting guidelines do not require an accrual be established until a company is placed under an order of liquidation.

#### **American Network/Penn Treaty**

Related companies that wrote primarily long term care insurance. Cost estimates reflect our best available estimate based on available information.

#### **Standard Life of IN**

Cost estimate reflects estimates of covered obligations and assumes there will be sufficient estate assets available to cover approximately 80% of the covered obligations.

#### **Monarch Life Insurance Company**

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

#### **Booker T Washington/Golden State Mutual/Imerica/Shenandoah/Universal Life**

No data available to provide a cost estimate.

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### *OPEN INSOLVENCIES*

This section contains estimated costs by insolvency, by state, by line. The insolvencies listed reflect those cases which are still in an "open" status with no assumption reinsurance agreement being closed and are in a claim run-off mode, or those that an assumption agreement is anticipated to close in the near future or agreements which may require guaranty association funding for a number of years beyond the current period.

#### **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 2009.

Guaranty Associations opt to defease with a one-time defeasance payment in 2010 of approximately \$535 million, representing the estimated present value of future obligations otherwise due in 2010 and beyond. The reader should note that the Guaranty Association may extend the payment period beyond 2010 and continue to make annual installment payments until all covered obligations are satisfied.

Discount rates used were approximately 5.14% 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 2009 and allocated NOLHGA costs through September 30, 2009. The estimates exclude future Aurora administrative costs and allocated NOLHGA costs.

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 2010.

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 - 2009

Bullet payment paid June 1998

Either:

- Defeasance payment due May 2010 (as reflected in the attached schedule), or
- On-going installment payments well beyond 2010, due April of each year.

### **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. Increase from prior year the result of change in reserve estimate for remaining inforce long term care business being administered by the guaranty associations.

### **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. Total costs reflect paid claims, expense, premiums received and a reserve estimate as of Sept. 30, 2009 using the 1980 CSO ALB Sex distinct Mortality at 4.0% Valuation ate. Decrease from prior year is due to prior amounts reflecting the FACE AMOUNTS of preneed insurance policies. See special file for cost range estimates.

### **Medical Savings Insurance Company**

New case in 2009. Current plan calls for guaranty associations to fund existing claims.

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## ***CLOSED INSOLVENCIES***

This section lists those costs associated with assumption agreements which have been closed prior to 2008 or all claims have essentially been funded. 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.

### **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.

### **Andrew Jackson Life Insurance Company**

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

### **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 2009. Minor claims funding still possible until estate is closed. Decrease from prior year due to early access distributions.

### **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.

### **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. Decrease from prior year the result of early access distribution.

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. Decrease from prior year result of early access distributions.

### **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.

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## ***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.

**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 establishing 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.

### **Midwest Life Insurance Company**

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

### **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.

### **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

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***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.

**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.

**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.

**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**

Total All Lines

State	Apr+June 1992	Jan 1993	Jan+Apr+Oct 1994	April 1995	April 1996	April 1997	Apr+Jun 1998	Apr+Jun 1999	April 2000	April 2001	April 2002	April 2003	April 2004	April 2005	April 2006	April 2007	April 2008	April 2009	Est Future 2009	Total
Alabama	839,298	0	3,019,484	1,144,447	1,143,863	1,514,020	11,513,167	914,423	668,212	827,816	910,256	771,476	832,019	766,946	702,146	667,137	667,587	673,462	6,368,331	33,944,090
Alaska	438,140	0	370,076	44,882	118,123	321,504	2,464,875	126,906	154,957	152,456	(42,688)	143,158	153,486	141,759	129,719	125,825	125,969	126,018	1,223,616	6,318,782
Arizona	1,596,303	0	4,726,874	1,318,873	1,206,953	34,656,029	23,862	8,374	(76,557)	73,359	40,160	56,700	63,496	18,393	27,067	29,579	26,024	30,370	160,182	43,986,041
Arkansas	474,262	0	1,411,306	642,134	569,137	705,835	5,853,496	454,755	327,261	402,345	428,368	388,756	415,352	383,510	355,804	344,809	343,478	343,049	3,225,297	17,068,954
California	18,710,796	0	64,001,665	46,270,342	45,341,695	25,184,461	242,597,621	16,053,738	15,237,268	15,941,556	12,378,204	15,124,760	16,135,056	14,874,047	13,574,231	13,137,806	13,119,656	13,123,867	126,344,976	727,151,745
Colorado	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delaware	473,295	0	503,812	254,030	379,338	150,913	2,854,867	223,580	167,525	195,659	146,053	190,775	189,703	184,010	169,477	163,702	155,800	159,019	1,484,902	8,046,461
District of Columbia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Florida	6,300,354	0	18,176,441	5,452,349	5,046,166	8,626,443	73,610,172	5,306,274	4,460,072	5,019,916	5,587,568	4,858,287	5,178,997	4,741,452	4,358,748	4,195,870	4,200,207	4,180,303	40,068,875	209,368,493
Georgia	2,521,857	0	891,566	3,863,099	1,489,015	2,266,975	19,764,341	1,341,365	1,011,306	1,238,618	1,494,225	1,214,407	1,253,023	1,161,413	1,040,757	1,019,039	1,013,677	1,002,316	9,609,502	53,196,500
Hawaii	1,338,635	0	1,926,142	2,975,669	1,270,222	1,966,070	15,555,854	1,112,141	975,938	1,031,289	973,584	1,007,492	1,070,123	993,761	902,869	876,215	871,709	874,175	8,364,860	44,086,747
Idaho	430,101	0	1,417,635	331,701	422,974	649,436	5,659,765	404,674	342,630	376,320	517,361	376,479	399,141	360,152	338,286	324,447	325,166	326,126	3,112,493	16,114,887
Illinois	5,424,717	0	15,198,791	6,234,595	5,610,887	9,240,876	69,299,027	4,726,096	3,958,122	4,408,524	4,623,601	4,297,712	4,539,973	4,112,241	3,807,481	3,660,806	3,612,350	3,561,187	34,521,113	190,838,100
Indiana	1,122,231	0	3,777,405	926,483	988,937	1,850,893	15,154,249	1,037,048	925,907	1,003,745	977,579	986,066	1,039,749	969,494	855,306	851,326	847,429	8,139,835	42,325,161	
Iowa	1,054,519	0	2,744,761	2,002,704	1,675,578	734,585	11,711,074	872,988	686,154	839,686	833,960	796,390	849,726	798,326	689,238	685,745	662,315	671,538	6,308,098	34,617,384
Kansas	1,027,577	0	3,175,623	1,102,592	1,210,208	1,247,741	12,360,676	942,567	714,586	839,145	937,873	811,745	859,979	796,139	735,059	694,261	701,733	706,914	6,693,677	35,558,095
Kentucky	954,803	0	3,174,331	1,005,185	870,727	1,583,305	12,986,194	883,013	793,983	874,049	779,379	848,823	872,121	815,644	751,057	715,839	723,067	698,906	6,927,941	36,258,367
Louisiana	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maine	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maryland	939,802	0	3,161,455	991,841	554,629	2,136,982	19,881,853	967,385	799,868	919,095	897,444	902,411	956,918	883,559	808,425	788,480	773,648	770,504	7,292,115	44,426,415
Massachusetts	2,822,144	0	7,143,953	2,126,433	2,437,722	3,630,463	29,962,595	2,111,279	1,911,213	2,044,556	1,939,688	1,952,670	2,055,968	1,928,202	1,767,230	1,697,673	1,684,530	1,671,539	16,127,540	85,015,399
Michigan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Minnesota	1,586,588	0	4,499,006	1,245,141	1,511,780	2,034,932	17,418,752	1,246,525	1,054,484	1,197,230	1,281,668	1,182,178	1,234,000	1,133,235	1,037,762	1,016,409	996,703	996,818	9,483,779	50,156,990
Mississippi	759,574	0	896,290	2,182,274	1,011,323	1,101,256	8,499,264	724,545	440,702	620,366	582,075	591,690	622,859	573,053	495,817	490,397	464,271	475,967	4,446,154	24,977,877
Missouri	1,318,799	0	4,311,701	6,163,610	2,921,350	3,390,735	28,170,795	1,980,581	1,799,578	1,908,249	3,554,178	1,899,972	2,026,615	1,875,272	1,723,334	1,621,848	1,626,701	1,624,698	15,565,910	83,477,924
Montana	210,004	0	668,346	375,010	219,468	201,140	2,298,696	265,066	95,654	171,834	322,109	172,418	172,773	153,429	149,143	147,078	145,453	139,241	1,392,241	7,326,931
Nebraska	539,756	0	673,673	1,396,174	546,403	757,162	6,071,819	500,796	323,060	416,316	345,700	387,564	422,630	393,621	357,558	339,210	337,866	335,717	3,206,132	17,351,157
Nevada	534,137	0	883,611	1,703,673	513,203	730,351	7,013,276	471,458	431,933	462,930	437,073	428,096	470,928	429,444	394,845	384,098	379,331	379,623	3,678,731	19,726,741
New Hampshire	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Jersey	3,528,481	0	2,356,087	4,321,044	2,381,530	2,988,139	26,187,865	1,751,943	1,625,860	1,738,268	1,624,577	1,677,796	1,790,068	1,655,269	1,531,021	1,497,217	1,504,937	1,383,515	13,685,929	73,229,546
New Mexico	416,406	0	471,755	811,150	344,088	641,654	4,237,705	341,762	269,058	288,915	440,159	291,468	298,537	283,141	260,643	253,851	254,722	254,731	2,421,610	12,581,353
New York	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
North Carolina	2,524,151	0	8,473,745	2,708,523	2,617,397	4,540,919	35,275,195	2,455,205	2,206,064	2,346,701	2,294,519	2,285,924	2,428,802	2,236,148	2,017,548	1,983,635	1,978,909	1,968,402	18,897,928	99,239,716
North Dakota	252,494	0	715,283	265,777	229,572	245,315	3,053,073	208,365	167,186	197,918	253,070	183,902	194,064	177,999	166,222	158,972	160,081	160,337	1,550,389	8,340,018
Ohio	1,968,935	0	5,613,105	2,764,476	2,349,314	3,070,532	24,073,525	1,701,623	1,381,152	1,561,006	1,533,571	1,466,098	1,593,265	1,468,005	1,338,117	1,299,209	1,281,850	1,269,860	12,267,707	68,001,348
Oklahoma	720,003	0	1,156,148	2,378,105	991,357	1,245,960	9,862,570	796,487	612,392	719,084	830,066	720,761	742,538	701,449	624,078	607,712	596,632	602,571	5,561,151	29,469,066
Oregon	932,121	0	2,795,710	1,243,270	1,508,334	1,200,840	11,184,088	835,765	654,197	788,142	716,858	751,202	775,571	745,515	668,942	661,467	653,195	637,871	6,139,351	32,892,439
Pennsylvania	6,182,640	0	9,094,330	15,053,324	4,335,003	8,836,016	78,862,073	5,114,962	5,049,084	5,163,326	5,227,523	4,973,624	5,300,007	4,921,817	4,498,410	4,372,415	4,367,396	4,368,303	42,003,878	217,724,131
Puerto Rico	28,301	0	113,790	1,957	22,520	53,517	406,748	26,683	24,475	25,547	(23,941)	24,883	26,676	24,681	22,659	22,116	22,040	21,972	212,803	1,057,426
Rhode Island	702,075	0	1,015,613	1,626,079	471,684	1,167,401	9,166,086	595,354	596,066	615,642	628,994	577,467	617,200	566,968	518,799	504,455	504,642	504,656	4,852,117	25,231,298
South Carolina	1,179,219	0	1,643,106	2,070,543	1,124,678	1,959,903	14,153,985	987,641	857,322	936,380	1,032,207	880,137	959,787	869,738	801,843	773,091	768,383	771,261	7,474,903	39,244,126
South Dakota	268,943	0	794,113	431,849	343,334	375,186	3,267,473	258,414	182,545	223,836	375,192	216,825	227,015	211,472	193,674	186,506	182,824	183,301	1,752,160	9,555,661
Tennessee	1,152,123	0	3,352,822	1,906,978	1,484,498	1,436,475	13,340,313	1,148,044	748,269	1,037,838	1,124,508	982,219	1,027,960	960,945	871,695	800,022	785,736	805,664	7,571,166	40,537,276
Texas	7,290,729	0	9,453,886	14,397,094	12,105,176	13,094,788	93,752,148	6,525,317	4,701,999	5,864,257	6,347,366	5,680,205	5,968,608	5,518,232	5,064,426	4,903,262	4,790,477	4,838,600	45,747,976	256,044,546
Utah	477,040	0	656,938	1,223,865	492,078	512,458	5,466,938	371,806	326,184	363,363	498,570	357,795	371,032	353,230	322,141	301,154	304,317	309,555	2,903,435	15,611,464
Vermont	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Virginia	1,094,947	0	2,858,479	(22,946)	1,255,470	1,170,073	10,749,219	735,414	649,010	718,500	657,073	702,795	756,957	695,493	641,473	620,700	619,334	611,838	5,870,207	30,384,035
Washington	3,283,149	0	7,349,467	3,208,079	2,562,377	3,521,610	34,652,038	2,346,773	1,922,895	2,210,219	2,225,414	2,158,792	2,287,323	2,109,860	1,918,370	1,852,643	1,863,783	1,861,515	17,747,871	95,082,178
West Virginia	146,486	0	501,085	80,181	115,07															

Total LIFE Only																				
State	Apr+June 1992	Jan 1993	Jan+Apr+Oct 1994	April 1995	April 1996	April 1997	Apr+Jun 1998	Apr+Jun 1999	April 2000	April 2001	April 2002	April 2003	April 2004	April 2005	April 2006	April 2007	April 2008	April 2009	Est Future 2009	Total
Alabama	255,439	0	915,484	985,243	804,821	460,789	3,504,007	278,303	268,460	317,113	114,256	266,648	290,753	266,637	244,687	223,113	222,784	228,596	2,050,916	11,698,048
Alaska	36,512	0	33,144	15,093	9,199	26,792	205,406	10,576	13,464	12,040	(12,776)	12,792	13,719	12,555	11,560	11,178	11,191	11,195	108,705	542,345
Arizona	660,835	0	1,928,246	933,376	760,774	14,346,851	9,879	3,467	25,315	73,829	54,663	57,118	64,409	19,107	35,492	29,579	26,024	30,370	160,182	19,219,516
Arkansas	291,214	0	859,442	516,926	349,277	433,096	3,566,839	279,236	200,950	261,654	196,051	252,981	269,780	249,140	232,554	225,419	223,936	223,497	2,064,109	10,696,100
California	7,023,430	0	23,683,412	19,918,684	19,903,092	9,453,436	91,063,336	6,026,056	6,196,001	6,360,113	4,667,020	5,581,392	5,903,141	5,417,830	4,973,728	4,746,192	4,714,178	4,714,757	44,727,815	275,073,613
Colorado	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delaware	210,353	0	209,389	180,879	197,890	57,593	1,240,629	99,369	83,080	99,875	79,920	99,623	91,971	93,697	87,013	83,528	75,525	78,700	705,341	3,774,375
District of Columbia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Florida	2,946,520	0	8,397,987	3,892,357	2,359,968	4,034,375	34,425,665	2,481,614	2,290,563	2,550,057	2,774,664	2,425,521	2,570,583	2,331,594	2,158,980	2,056,310	2,057,673	2,036,486	19,262,282	101,053,199
Georgia	1,231,605	0	415,712	2,482,410	1,131,573	1,107,073	8,512,234	655,085	573,270	676,857	789,095	655,192	653,421	535,217	526,976	521,139	509,794	509,794	4,826,957	26,411,192
Hawaii	808,396	0	1,116,305	1,852,946	887,350	1,187,302	9,394,120	671,618	611,609	641,721	597,287	616,285	650,671	606,330	549,034	532,111	527,130	529,432	5,019,002	26,798,648
Idaho	199,690	0	652,770	266,000	303,745	301,524	2,627,748	187,884	173,474	184,817	179,756	186,209	195,133	171,657	165,629	157,155	157,658	158,484	1,485,179	7,754,511
Illinois	2,123,463	0	5,801,000	3,976,016	3,309,682	3,094,685	25,215,226	1,849,993	1,800,227	1,955,850	2,354,601	1,871,189	1,938,253	1,708,002	1,611,948	1,526,445	1,475,048	1,422,781	13,767,918	76,802,327
Indiana	369,056	0	1,234,508	541,771	535,403	608,524	4,979,393	341,043	344,245	365,585	409,539	361,945	370,585	360,954	306,486	306,558	301,664	297,554	2,801,956	14,826,789
Iowa	342,256	0	871,892	1,092,033	1,054,033	238,011	3,788,120	283,338	291,983	346,404	334,921	311,793	330,180	318,154	252,319	259,164	236,406	244,590	2,163,701	12,759,297
Kansas	704,867	0	2,143,583	834,803	973,863	855,888	8,478,811	646,554	510,455	595,884	655,195	566,147	596,653	552,991	514,078	478,154	485,337	490,487	4,593,258	24,677,010
Kentucky	330,798	0	1,092,883	629,349	446,108	548,547	4,499,154	305,926	306,367	344,003	307,238	325,152	310,704	296,714	279,816	254,969	261,704	237,595	2,449,788	13,226,815
Louisiana	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maine	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maryland	434,834	0	1,421,314	326,239	256,619	988,753	6,547,470	447,596	409,950	459,606	453,667	457,809	480,225	443,112	405,098	397,481	381,911	378,710	3,489,770	18,180,166
Massachusetts	1,338,833	0	3,320,230	1,427,670	1,562,833	1,722,302	14,214,337	1,001,597	1,003,470	1,060,818	994,818	992,349	1,026,191	976,639	903,322	852,975	839,494	825,331	7,911,984	41,975,192
Michigan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Minnesota	389,688	0	1,111,294	922,158	827,023	499,759	4,275,767	306,164	348,998	373,965	408,259	380,435	374,370	338,680	314,038	311,295	290,785	290,658	2,626,752	14,390,087
Mississippi	574,312	0	665,232	1,849,024	764,023	825,362	6,362,047	547,826	356,382	492,482	414,781	464,048	485,998	446,837	382,221	378,078	351,801	363,448	3,354,478	19,078,382
Missouri	901,337	0	2,873,515	4,502,851	2,116,298	2,317,409	19,253,421	1,353,634	1,285,698	1,344,771	2,703,254	1,302,036	1,391,922	1,289,256	1,187,738	1,100,968	1,105,317	1,103,154	10,503,274	57,635,854
Montana	96,252	0	304,427	223,959	170,409	92,189	1,053,569	121,488	57,870	88,747	156,169	88,316	82,603	83,742	77,023	75,170	73,013	71,347	672,980	3,589,274
Nebraska	311,046	0	361,572	954,347	422,664	436,331	3,499,014	288,594	212,655	256,671	120,000	233,228	257,168	240,794	219,303	203,462	201,966	199,723	1,886,208	10,304,745
Nevada	340,609	0	532,547	1,067,318	327,260	465,731	4,472,234	300,640	286,076	303,141	180,103	266,978	298,175	269,880	249,584	242,301	237,396	237,663	2,300,550	12,378,188
New Hampshire	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Jersey	906,919	0	598,607	1,605,055	971,473	749,008	6,568,728	450,299	521,906	556,242	1,007,510	508,046	535,886	495,914	472,717	467,935	474,273	352,706	3,681,935	20,925,160
New Mexico	135,574	0	146,738	408,060	202,587	208,911	1,379,718	111,271	100,575	103,878	122,474	107,242	101,057	100,606	94,319	91,962	92,514	92,379	845,990	4,445,854
New York	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
North Carolina	736,819	0	2,469,023	1,520,818	1,279,196	1,325,528	10,297,095	716,693	780,526	781,914	855,433	746,385	778,109	710,473	622,269	629,463	623,041	611,721	5,730,804	31,215,310
North Dakota	95,774	0	267,297	159,542	87,079	92,836	1,147,532	79,035	71,091	82,955	163,827	71,962	74,042	67,121	64,595	60,524	61,508	61,709	593,007	3,301,436
Ohio	796,325	0	2,235,021	1,815,401	1,587,488	1,030,223	9,253,048	688,212	668,853	705,055	694,945	623,120	689,274	632,907	575,001	557,625	538,967	526,903	5,057,011	28,675,377
Oklahoma	225,001	0	356,841	1,206,246	658,086	389,363	3,082,053	248,902	290,791	297,719	318,162	303,448	295,082	287,922	245,005	240,744	229,059	234,823	1,992,012	10,901,259
Oregon	410,475	0	1,203,114	871,183	1,000,703	528,810	4,925,103	368,043	331,236	397,914	355,358	361,181	357,409	359,106	317,149	318,281	309,678	294,176	2,803,797	15,512,716
Pennsylvania	1,204,618	0	1,786,031	4,052,334	1,777,381	1,721,598	15,365,384	996,593	1,195,078	1,181,596	1,172,014	1,079,583	1,125,008	1,062,646	972,268	945,983	937,651	937,655	8,701,060	46,214,480
Puerto Rico	14,151	0	56,795	1,083	11,260	26,758	203,374	13,341	12,238	12,774	(12,798)	13,301	14,260	13,201	12,120	11,822	11,781	11,745	113,752	540,958
Rhode Island	78,008	0	113,328	316,527	137,195	129,711	1,018,454	66,150	99,087	105,078	103,042	78,836	82,607	72,706	67,763	66,062	65,244	65,250	587,698	3,252,747
South Carolina	500,532	0	678,487	885,869	794,995	831,901	6,007,806	419,215	388,256	425,855	466,636	382,767	426,517	376,997	350,487	335,807	330,479	333,447	3,221,270	17,157,323
South Dakota	184,898	0	531,250	352,770	263,442	257,940	2,246,388	177,660	130,935	159,716	182,082	155,451	161,214	150,726	138,299	132,525	128,768	129,220	1,227,279	6,710,562
Tennessee	663,344	0	1,867,840	1,309,598	1,170,829	827,061	7,680,787	660,995	517,834	679,901	711,195	628,382	648,532	610,675	551,978	488,871	474,068	494,085	4,544,491	24,530,465
Texas	3,188,596	0	3,954,098	5,979,725	5,069,046	4,634,557	37,142,882	2,853,843	2,383,257	2,880,570	3,017,423	2,708,947	2,782,888	2,573,327	2,379,308	2,288,803	2,172,510	2,220,262	20,337,039	108,567,080
Utah	256,868	0	323,049	679,376	314,088	263,197	2,845,320	200,203	187,984	209,773	280,062	202,920	204,978	199,858	182,963	164,840	167,857	173,076	1,578,909	8,435,322
Vermont	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Virginia	361,539	0	929,240	(73,359)	414,542	386,345	3,549,271	242,825	244,179	265,371	246,847	264,218	286,725	260,863	244,544	234,790	232,905	225,355	2,119,392	10,435,591
Washington	1,121,573	0	2,471,931	1,755,912	803,550	1,171,021	11,210,215	801,693	763,527	856,284	865,603	839,330	872,661	802,442	723,511	691,627	701,934	699,020	6,463,503	33,615,336
West Virginia	46,259	0	157,705	66,102	36,339	135,012	568,388	40,215	50,706	52,930	32,460	42,753	41,560	38,326	35,807	34,729	31,538	325,942	1,771,426	
Wisconsin	378,992	0	1,077,771	1,209,274	776,960	544,201	4,708,886	313,877	329,962	376,841	667,655	332,798	341,672	327,973	265,915	279,039	236,642	260,307	2,317,394	14,746,160

Total ALLOCATED ANNUITY Only

State	Apr+June 1992	Jan 1993	Jan+Apr+Oct 1994	April 1995	April 1996	April 1997	Apr+June 1998	Apr+June 1999	April 2000	April 2001	April 2002	April 2003	April 2004	April 2005	April 2006	April 2007	April 2008	April 2009	Est Future 2009	Total
Alabama	583,859	0	2,104,000	159,204	339,041	1,053,231	8,009,159	636,120	399,752	510,704	796,000	504,828	541,267	500,309	457,459	444,024	444,803	444,866	4,317,415	22,246,042
Alaska	401,628	0	336,932	29,789	108,924	294,712	2,259,469	116,331	141,493	140,416	(29,912)	130,365	139,767	129,204	118,159	114,647	114,778	114,822	1,114,912	5,776,437
Arizona	935,468	0	2,798,628	385,498	446,179	20,309,178	13,984	4,907	(101,872)	(471)	(14,503)	(418)	(912)	(714)	(8,426)	0	0	0	0	24,766,525
Arkansas	183,048	0	551,864	117,385	219,546	272,231	2,242,013	175,519	126,311	140,691	232,317	135,776	145,572	134,370	123,250	119,390	119,542	119,553	1,161,188	6,319,565
California	11,687,366	0	40,318,253	26,351,658	25,438,603	15,731,025	151,534,285	10,027,681	9,041,267	9,581,443	7,711,184	9,543,368	10,231,914	9,456,217	8,600,503	8,391,614	8,405,479	8,409,110	81,617,161	452,078,132
Colorado	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delaware	262,942	0	294,423	73,151	162,080	71,992	1,550,786	124,211	84,445	95,784	66,133	91,153	97,732	90,313	82,464	80,174	80,274	80,319	779,562	4,167,938
District of Columbia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Florida	3,353,834	0	9,778,454	1,559,992	2,686,198	4,592,068	39,184,507	2,824,660	2,169,509	2,469,859	2,812,904	2,432,765	2,608,414	2,409,858	2,199,768	2,139,560	2,142,534	2,143,818	20,806,593	108,315,294
Georgia	1,290,252	0	475,854	1,380,689	357,441	1,159,790	8,917,578	686,280	438,036	561,761	705,130	559,215	599,531	553,901	505,540	492,062	492,538	492,523	4,782,545	24,450,667
Hawaii	530,239	0	809,837	1,122,723	382,872	778,768	6,161,735	440,523	364,329	389,568	376,297	391,208	419,453	387,431	353,835	344,105	344,579	344,742	3,345,858	17,288,099
Idaho	230,411	0	764,865	65,702	119,229	347,912	3,032,017	216,789	169,156	191,503	337,605	190,270	204,007	188,495	172,657	167,292	167,508	167,643	1,627,314	8,360,376
Illinois	3,301,254	0	9,397,791	2,148,226	2,083,915	4,811,171	39,200,998	2,876,103	2,157,895	2,452,674	2,269,000	2,426,523	2,601,719	2,404,239	2,195,533	2,134,361	2,137,302	2,138,406	20,753,196	107,490,307
Indiana	753,175	0	2,542,897	384,712	453,535	1,241,886	10,162,027	696,006	581,662	638,160	568,040	624,120	669,164	618,540	564,992	548,749	549,662	549,875	5,337,880	27,485,082
Iowa	712,263	0	1,872,869	910,671	621,545	495,320	7,883,386	589,649	394,171	493,282	499,039	484,597	519,547	480,172	436,919	426,580	425,909	426,948	4,144,397	21,817,265
Kansas	322,710	0	1,032,040	267,789	236,345	391,852	3,881,865	296,013	204,131	243,261	282,678	245,599	263,325	243,148	220,981	216,106	216,396	216,427	2,100,419	10,881,085
Kentucky	624,005	0	2,081,448	375,837	424,619	1,034,758	8,487,040	577,087	487,616	530,046	472,141	523,671	561,417	518,930	471,240	460,870	461,363	461,311	4,478,152	23,031,552
Louisiana	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maine	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maryland	504,968	0	1,740,141	665,602	298,010	1,148,229	7,603,513	519,789	389,918	459,489	443,777	444,602	476,693	440,447	403,327	390,998	391,737	391,793	3,802,345	20,515,378
Massachusetts	1,483,311	0	3,823,723	698,763	874,888	1,908,162	15,748,258	1,109,683	907,743	983,738	944,870	960,321	1,029,776	951,563	863,908	844,697	845,036	846,209	8,215,556	43,040,206
Michigan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Minnesota	1,196,900	0	3,387,712	322,848	684,757	1,534,974	13,132,712	940,361	705,486	823,265	873,409	801,743	859,630	794,555	723,724	705,114	705,918	706,160	6,857,027	35,756,294
Mississippi	185,262	0	231,058	332,869	246,459	266,246	2,052,273	176,718	84,320	127,883	167,294	127,642	136,861	126,216	113,596	112,319	112,470	112,519	1,091,676	5,803,682
Missouri	417,462	0	1,438,186	1,660,759	805,052	1,073,326	8,917,374	626,946	513,880	563,478	850,924	591,936	634,693	586,016	535,596	520,880	521,384	521,543	5,062,636	25,842,070
Montana	113,752	0	363,919	151,051	49,058	108,951	1,245,127	143,577	37,784	83,087	165,940	84,102	90,170	83,327	76,406	73,972	74,065	74,106	73,767	3,737,657
Nebraska	228,710	0	312,101	441,826	123,740	320,831	2,572,805	212,202	110,405	159,645	225,700	154,336	165,463	152,828	138,255	135,748	135,900	135,993	1,319,924	7,046,411
Nevada	193,528	0	351,064	636,355	185,943	264,620	2,541,042	170,818	145,857	159,789	256,970	161,118	172,753	159,564	145,261	141,797	141,934	141,960	1,378,181	7,348,553
New Hampshire	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Jersey	2,621,562	0	1,757,480	2,682,871	1,010,648	2,165,100	18,987,731	1,301,645	1,103,954	1,182,026	617,067	1,169,750	1,254,182	1,159,354	1,058,304	1,029,282	1,030,664	1,030,810	10,003,994	51,166,423
New Mexico	280,832	0	325,017	403,090	141,501	432,743	2,857,987	230,490	168,483	185,037	317,685	184,226	197,480	182,535	166,324	161,890	162,207	162,352	1,575,620	8,135,499
New York	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
North Carolina	1,787,332	0	6,004,722	1,187,704	1,338,201	3,215,390	24,978,101	1,738,512	1,425,538	1,564,787	1,439,086	1,539,539	1,650,693	1,525,674	1,395,279	1,354,172	1,355,869	1,356,681	13,167,124	68,024,406
North Dakota	156,720	0	447,986	105,031	142,493	151,914	1,877,779	129,330	96,095	114,963	89,243	111,940	120,022	110,878	101,627	98,448	98,573	98,628	957,382	5,009,051
Ohio	1,172,610	0	3,378,084	879,611	680,229	1,517,032	13,625,367	1,013,411	712,299	855,950	838,626	842,979	903,991	835,098	763,116	741,583	742,884	742,957	7,210,696	37,456,524
Oklahoma	495,002	0	799,307	1,171,860	333,271	856,598	6,780,517	547,585	321,601	333,641	421,364	511,904	417,313	447,457	413,527	379,073	366,967	367,748	3,569,139	18,567,807
Oregon	521,646	0	1,592,596	372,087	507,631	672,030	6,258,985	467,722	322,961	390,229	361,500	390,021	418,162	386,409	351,793	343,186	343,517	343,695	3,335,554	17,379,723
Pennsylvania	4,978,022	0	7,308,299	11,000,991	2,557,621	7,114,418	63,496,688	4,118,369	3,854,006	3,981,730	4,055,509	3,894,041	4,174,999	3,859,172	3,526,142	3,426,431	3,429,745	3,430,648	33,302,818	171,509,651
Puerto Rico	14,151	0	56,995	875	11,260	26,758	203,374	13,341	12,238	12,774	(11,143)	11,582	12,417	11,480	10,539	10,294	10,259	10,227	99,050	516,468
Rhode Island	624,067	0	902,285	1,309,552	334,489	1,037,690	8,147,632	529,203	496,979	510,565	525,952	498,631	534,593	494,262	451,036	438,393	439,398	439,405	4,264,419	21,978,551
South Carolina	678,687	0	964,619	1,184,674	329,683	1,128,002	8,146,178	568,427	469,066	510,525	565,571	497,370	533,270	492,740	451,356	437,284	437,904	437,813	4,253,633	22,086,803
South Dakota	84,045	0	262,863	79,079	79,892	117,246	1,021,085	80,754	51,610	64,120	74,110	61,374	65,801	60,745	55,375	53,981	54,056	54,082	524,881	2,845,100
Tennessee	488,779	0	1,484,982	597,380	313,669	609,413	5,659,527	487,049	230,435	357,937	413,313	353,838	379,428	350,270	319,717	311,151	311,668	311,579	3,026,675	16,006,810
Texas	4,102,133	0	5,499,788	8,398,661	6,521,334	5,962,364	47,784,368	3,671,473	2,318,742	2,983,688	3,329,943	2,971,257	3,185,720	2,944,904	2,685,119	2,614,459	2,617,967	2,618,339	25,410,937	135,621,197
Utah	220,172	0	333,889	517,469	164,177	225,597	2,438,846	171,603	138,200	153,591	218,508	154,875	166,054	153,422	139,177	136,314	136,479	136,479	1,324,525	6,929,357
Vermont	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Virginia	733,408	0	1,929,239	50,413	840,928	783,728	7,199,949	492,589	404,831	453,129	410,226	438,576	470,232	434,630	396,929	385,910	386,428	386,483	3,750,815	19,948,445
Washington	2,161,576	0	4,877,536	1,360,591	1,548,659	2,256,877	21,605,141	1,545,081	1,159,368	1,353,936	1,359,811	1,319,462	1,414,662	1,307,417	1,194,859	1,161,016	1,161,849	1,162,494	11,284,368	59,234,704
West Virginia	100,227	0	343,380	14,079	78,736	292,526	1,231,508	87,133	76,513	82,943	78,281	82,369	88,313	81,615	74,788	72,441	72,533	72,582	704,471	3,634,440
Wisconsin	1,515,970	0	4,295,253	954,204	964,368	2,176,803	18,835,544	1,255,507	1,052,441	1,173,366	1,382,671	1,17								



Total UNALLOCATED ANNUITY Only																				
State	Apr+June 1992	Jan 1993	Jan+Apr+Oct 1994	April 1995	April 1996	April 1997	Apr+Jun 1998	Apr+Jun 1999	April 2000	April 2001	April 2002	April 2003	April 2004	April 2005	April 2006	April 2007	April 2008	April 2009	Est Future 2009	Total
Alabama	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Alaska	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Arizona	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Arkansas	0	0	0	7,823	314	508	44,644	0	0	0	-	-	-	-	-	0	0	0	0	53,289
California	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Colorado	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delaware	0	0	0	0	19,367	21,328	63,453	0	0	0	-	-	-	-	-	0	0	0	0	104,148
District of Columbia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Florida	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Georgia	0	0	0	0	0	112	2,334,529	0	0	0	-	-	-	-	-	0	0	0	0	2,334,641
Hawaii	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Idaho	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Illinois	0	0	0	110,353	217,290	1,335,020	4,882,803	0	0	0	-	-	-	-	-	0	0	0	0	6,545,466
Indiana	0	0	0	0	0	482	12,829	0	0	0	-	-	-	-	-	0	0	0	0	13,311
Iowa	0	0	0	0	0	1,254	39,568	0	0	0	-	-	-	-	-	0	0	0	0	40,822
Kansas	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Kentucky	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Louisiana	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maine	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maryland	0	0	0	0	0	0	5,730,870	0	0	0	-	-	-	-	-	0	0	0	0	5,730,870
Massachusetts	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Michigan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Minnesota	0	0	0	135	0	200	10,274	0	0	0	-	-	-	-	-	0	0	0	0	10,609
Mississippi	0	0	0	381	841	9,648	84,943	0	0	0	-	-	-	-	-	0	0	0	0	95,813
Missouri	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Montana	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Nebraska	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Nevada	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
New Hampshire	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Jersey	0	0	0	33,118	399,408	74,031	631,406	0	0	0	-	-	-	-	-	0	0	0	0	1,137,963
New Mexico	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
New York	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
North Carolina	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
North Dakota	0	0	0	1,204	0	565	27,762	0	0	0	-	-	-	-	-	0	0	0	0	29,531
Ohio	0	0	0	69,464	81,598	523,277	1,195,109	0	0	0	-	-	-	-	-	0	0	0	0	1,869,448
Oklahoma	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Oregon	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Puerto Rico	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Rhode Island	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
South Carolina	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
South Dakota	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Tennessee	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Texas	0	0	0	18,708	514,796	2,497,867	8,824,898	0	0	0	-	-	-	-	-	0	0	0	0	11,856,269
Utah	0	0	0	27,021	13,813	23,664	182,287	0	0	0	-	-	-	-	-	0	0	0	0	246,785
Vermont	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Virginia	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Washington	0	0	0	91,576	210,168	93,711	1,836,683	0	0	0	-	-	-	-	-	0	0	0	0	2,232,138
West Virginia	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Wisconsin	0	0	0	0	0	53,582	27,905	0	0	0	-	-	-	-	-	0	0	0	0	81,487
Wyoming	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	359,783	1,457,595	4,635,249	25,929,963	0	0	0	0	0	0	0	0	0	0	0	0	32,382,590

**Reconciliation Grand Total Insolvency Costs to Anticipated Funding Schedules**

		Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
<b>Grand Total Insolvency Costs</b>							
Per "Overview Open and Closed Insolvencies"		1,920,003,875	2,752,668,061	1,567,645,614	54,066,367	6,294,383,916	
<b>Less Insolvency Costs NOT included in "Anticipated Funding Schedules":</b>							
Estate Closed		(225,579,121)	(451,569,738)	(26,121,727)	(22,632,006)	(725,902,591)	
Released from Oversight Closed		(1,647,007)	(119,799)	(247,385)	(27,990)	(2,042,181)	
Open (excluding ELIC)		(87,409,680)	(370,674,970)	(201,240,249)	(10,354)	(659,335,252)	
Pre-Liquidation		(436,118,117)	(314,868)	(40,171,512)	0	(476,604,496)	
		(211,703)	(235,538,475)	(1,299,864,741)	0	(1,535,614,918)	
<b>Less Other Adjustments Included in GA Cost Total, NOT included in "Anticipated Funding Schedules":</b>							
Executive Life Insurance Company	NOLHGA expenses	(21,869,188)	(31,325,059)	0	(847,803)	(54,042,049)	
Executive Life Insurance Company	GA expenses	0	0	0	0	0	
Executive Life Insurance Company	GA claims	0	0	0	0	0	
<b>Add Other Adjustments Included in GA Cost Total, NOT included in "Anticipated Funding Schedules"</b>							
Executive Life Insurance Company	Other recoveries	49,743,387	71,473,365	0	1,834,375	123,051,127	
<b>Adjusted Total</b>		1,196,912,448	1,734,598,517	0	32,382,590	2,963,893,555	
<b>Total Per "Anticipated Funding Schedules"</b>		1,196,912,448	1,734,598,517	0	32,382,590	2,963,893,555	
Variance		0	0	0	0	0	
Executive Life Insurance Company	summary	1,169,038,248	1,694,450,211	0	31,396,017	2,894,884,477	
Executive Life Insurance Company	adjustments	27,874,199	40,148,306	0	986,573	69,009,078	
Executive Life Insurance Company	gross	1,196,912,448	1,734,598,517	0	32,382,590	2,963,893,555	antic fnding file
							2,963,893,555

## 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.**

# **SPECIFIC INSOLVENCY COSTS**



Estimated Net Costs as of September 30, 2009					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	62,935	0	62,935
Alaska	0	0	41,728	0	41,728
Arizona	0	0	437,194	0	437,194
Arkansas	0	0	1,888,404	0	1,888,404
California	714	0	95,135	0	95,849
Colorado	0	0	1,740,686	0	1,740,686
Connecticut	0	0	0	0	0
Delaware	2,354	0	56,917	0	59,270
Dist. of Columbia	0	0	0	0	0
Florida	26,435	0	80,294	0	106,729
Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	291,875	0	291,875
Illinois	1,312	0	4,612,631	0	4,613,943
Indiana	6,262	0	1,783,346	0	1,789,609
Iowa	0	0	73,882	0	73,882
Kansas	0	0	232,077	0	232,077
Kentucky	0	0	33,513	0	33,513
Louisiana	0	0	1,545,942	0	1,545,942
Maine	0	0	0	0	0
Maryland	0	0	14,044	0	14,044
Massachusetts	3,584	0	3,397,426	0	3,401,010
Michigan	8,255	0	38,073	0	46,328
Minnesota	0	0	0	0	0
Mississippi	0	0	9,216,938	0	9,216,938
Missouri	0	0	958,884	0	958,884
Montana	259	0	839,580	0	839,838
Nebraska	0	0	1,106,770	0	1,106,770
Nevada	0	0	13,541	0	13,541
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	178,445	0	178,445
New York	0	0	0	0	0
North Carolina	0	0	3,643	0	3,643
North Dakota	0	0	(1,708)	0	(1,708)
Ohio	16,954	0	4,180,311	0	4,197,265
Oklahoma	1,865	0	3,836,355	0	3,838,220
Oregon	0	0	86,308	0	86,308
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	1,602	0	547,275	0	548,876
South Dakota	0	0	238,040	0	238,040
Tennessee	0	0	3,392,803	0	3,392,803
Texas	3,753	0	14,163,220	0	14,166,973
Utah	0	0	22,232	0	22,232
Vermont	0	0	0	0	0
Virginia	0	0	952,186	0	952,186
Washington	783	0	1,576,560	0	1,577,342
West Virginia	0	0	217,312	0	217,312
Wisconsin	5,064	0	286,562	0	291,626
Wyoming	0	0	284,840	0	284,840
Other	0	0	0	0	0
Total	79,195	0	58,526,196	0	58,605,392

Summary:	
GA Covered Obligations	44,462,791
Add:	
GA claims incurred directly	44,231,475
GA expenses incurred directly	12,170,199
NOLHGA expenses	2,287,828
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	58,605,392
Per State breakdown	58,605,392

Assessments Called (Billed) or Refunded as of December 31, 2008							
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	530,500	0	0
0	0	0	0	3,600,000	0	0	0
130,011	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	1,030,500	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, 2009				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	1,485,575	0	1,485,575
Alaska	0	164	0	164
Arizona	0	1,260,762	0	1,260,762
Arkansas	0	182,031	0	182,031
California	0	7,594,612	0	7,594,612
Colorado	0	3,041,822	0	3,041,822
Connecticut	0	0	0	0
Delaware	0	66,149	0	66,149
Dist. of Columbia	0	3,479	0	3,479
Florida	0	4,429,288	0	4,429,288
Georgia	0	667,439	0	667,439
Hawaii	0	3,475	0	3,475
Idaho	0	236,660	0	236,660
Illinois	0	9,089,565	0	9,089,565
Indiana	0	2,335,883	0	2,335,883
Iowa	0	533,491	0	533,491
Kansas	0	247,496	0	247,496
Kentucky	0	785,067	0	785,067
Louisiana	0	90,484	0	90,484
Maine	0	97,502	0	97,502
Maryland	0	803,557	0	803,557
Massachusetts	0	302,874	0	302,874
Michigan	0	47,927	0	47,927
Minnesota	0	63,954	0	63,954
Mississippi	0	205,363	0	205,363
Missouri	0	3,944,779	0	3,944,779
Montana	0	856,652	0	856,652
Nebraska	0	2,298,184	0	2,298,184
Nevada	0	196,643	0	196,643
New Hampshire	0	1,397	0	1,397
New Jersey	0	1,099,092	0	1,099,092
New Mexico	0	228,966	0	228,966
New York	0	0	0	0
North Carolina	0	748,228	0	748,228
North Dakota	0	2,167,113	0	2,167,113
Ohio	0	2,703,097	0	2,703,097
Oklahoma	0	470,976	0	470,976
Oregon	0	621,014	0	621,014
Pennsylvania	0	469,380	0	469,380
Puerto Rico	0	0	0	0
Rhode Island	0	3,577	0	3,577
South Carolina	0	286,290	0	286,290
South Dakota	0	2,341,043	0	2,341,043
Tennessee	0	447,213	0	447,213
Texas	0	1,694,545	0	1,694,545
Utah	0	54,817	0	54,817
Vermont	0	11,908	0	11,908
Virginia	0	379,737	0	379,737
Washington	0	6,504,837	0	6,504,837
West Virginia	0	108,068	0	108,068
Wisconsin	0	72,237	0	72,237
Wyoming	0	366,001	0	366,001
Other	0	558	0	558
Total	0	61,650,974	0	61,650,974

Summary:	
GA Covered Obligations	71,125,785
Add:	
GA claims incurred directly	20,254,758
GA expenses incurred directly	3,000,034
NOLHGA expenses	1,355,394
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	61,650,974
Per State breakdown	61,650,974

Assessments Called (Billed) or Refunded as of December 31, 2008							
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, 2009					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	42,941	0	42,941
Alaska	0	0	0	0	0
Arizona	0	0	283,543	0	283,543
Arkansas	0	0	118,690	0	118,690
California	0	0	781,698	0	781,698
Colorado	0	0	5,329,504	0	5,329,504
Connecticut	0	0	11,225,301	0	11,225,301
Delaware	0	0	175,848	0	175,848
Dist. of Columbia	0	0	282,074	0	282,074
Florida	0	0	3,850,935	0	3,850,935
Georgia	0	0	218,946	0	218,946
Hawaii	0	0	42,716	0	42,716
Idaho	0	0	10,619	0	10,619
Illinois	0	0	221,575	0	221,575
Indiana	0	0	54,351	0	54,351
Iowa	0	0	1	0	1
Kansas	0	0	5,254,763	0	5,254,763
Kentucky	0	0	115,953	0	115,953
Louisiana	0	0	268,788	0	268,788
Maine	0	0	918,635	0	918,635
Maryland	0	0	776,137	0	776,137
Massachusetts	0	0	871,879	0	871,879
Michigan	0	0	444,242	0	444,242
Minnesota	0	0	104,544	0	104,544
Mississippi	0	0	64,304	0	64,304
Missouri	0	0	191,502	0	191,502
Montana	0	0	34,739	0	34,739
Nebraska	0	0	30,417	0	30,417
Nevada	0	0	48,765	0	48,765
New Hampshire	0	0	209,180	0	209,180
New Jersey	0	0	36,468,812	0	36,468,812
New Mexico	0	0	174,429	0	174,429
New York	0	0	608	0	608
North Carolina	0	0	966,266	0	966,266
North Dakota	0	0	0	0	0
Ohio	0	0	185,267	0	185,267
Oklahoma	0	0	102,371	0	102,371
Oregon	0	0	21,744	0	21,744
Pennsylvania	0	0	4,510,366	0	4,510,366
Puerto Rico	0	0	8	0	8
Rhode Island	0	0	97,864	0	97,864
South Carolina	0	0	686,763	0	686,763
South Dakota	0	0	30,564	0	30,564
Tennessee	0	0	707,066	0	707,066
Texas	0	0	409,867	0	409,867
Utah	0	0	4,485	0	4,485
Vermont	0	0	84,147	0	84,147
Virginia	0	0	36,539,840	0	36,539,840
Washington	0	0	105,668	0	105,668
West Virginia	0	0	2,950,879	0	2,950,879
Wisconsin	0	0	18	0	18
Wyoming	0	0	5,674	0	5,674
Other	0	0	0	0	0
Total	0	0	116,025,297	0	116,025,297

Summary:	
GA Covered Obligations	115,998,795
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	26,502
Remaining Inforce estimate	115,998,795
Less:	
Estate/other distributions	0
Other adjustments	115,998,795
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	116,025,297
Per State breakdown	116,025,297

Assessments Called (Billed) or Refunded as of December 31, 2008							
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, 2009					
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, 2008							
	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	
2,000,093	0	0	0	0	0	0	0	
43,585	0	0	0	0	0	0	0	
3,864	0	0	0	0	0	0	0	
1,085	481	0	0	3,915	1,831	0	0	
59,780	0	0	0	17,765	0	0	0	
3,600,000	0	0	0	0	0	0	0	
0	5,272,500	0	111,000	0	166,500	0	0	
195,526	77,092	0	0	1,247,265	491,854	0	0	
105,000	0	0	0	0	0	0	0	
50,139	0	10,343	0	11,516	0	0	0	
30,000	0	0	0	0	0	0	0	
6,139,072	5,350,073	10,343	111,000	1,280,461	660,185	0	0	

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Estimated Net Costs as of September 30, 2009				
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
<b>Total</b>	<b>1,404,994</b>	<b>31,474,476</b>	<b>346,598</b>	<b>33,226,068</b>

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, 2008							
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, 2009				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	757,681	196,425	0	954,107
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	425,657	110,350	0	536,007
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	99,653	25,835	0	125,488
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	10,905	2,827	0	13,733
Louisiana	2,654,082	688,059	2,098	3,344,239
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	10,170,104	2,632,427	64,449	12,866,979
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	4,893,988	1,268,744	0	6,162,733
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	100,512	26,057	0	126,569
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	(16,659)	(4,319)	0	(20,978)
South Dakota	0	0	0	0
Tennessee	3,954,761	1,025,254	8,812	4,988,828
Texas	1,334,575	363,465	0	1,698,040
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	24,385,260	6,335,124	75,360	30,795,744

Summary:	
GA Covered Obligations	55,014,949
Add:	
GA claims incurred directly	0
GA expenses incurred directly	897,545
NOLHGA expenses	884,721
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	30,795,744
Per State breakdown	30,795,744

Assessments Called (Billed) or Refunded as of December 31, 2008							
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, 2009					
	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	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	0	0	0	0	0

Summary:	
GA Covered Obligations	0
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	0
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, 2008							
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, 2009					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	183,021	0	183,021
Alaska	0	0	(3,064)	0	(3,064)
Arizona	0	0	83,697	0	83,697
Arkansas	0	0	29,054	0	29,054
California	0	0	772,247	0	772,247
Colorado	0	0	12,882	0	12,882
Connecticut	0	0	(8,076)	0	(8,076)
Delaware	0	0	(75,249)	0	(75,249)
Dist. of Columbia	0	0	(8,643)	0	(8,643)
Florida	0	0	321,276	0	321,276
Georgia	0	0	(142,642)	0	(142,642)
Hawaii	0	0	(88,614)	0	(88,614)
Idaho	0	0	(16,300)	0	(16,300)
Illinois	0	0	(171,220)	0	(171,220)
Indiana	0	0	(54,379)	0	(54,379)
Iowa	0	0	(33,604)	0	(33,604)
Kansas	0	0	318,068	0	318,068
Kentucky	0	0	24,618	0	24,618
Louisiana	0	0	(59,126)	0	(59,126)
Maine	0	0	(5,718)	0	(5,718)
Maryland	0	0	(213)	0	(213)
Massachusetts	0	0	12,252	0	12,252
Michigan	10,961	0	(260,051)	0	(249,090)
Minnesota	0	0	(26,937)	0	(26,937)
Mississippi	0	0	48,328	0	48,328
Missouri	0	0	43,694	0	43,694
Montana	0	0	(8,068)	0	(8,068)
Nebraska	0	0	(15,163)	0	(15,163)
Nevada	0	0	25,251	0	25,251
New Hampshire	0	0	(4,760)	0	(4,760)
New Jersey	0	0	(47,192)	0	(47,192)
New Mexico	0	0	(110,413)	0	(110,413)
New York	0	0	(132,406)	0	(132,406)
North Carolina	0	0	55,936	0	55,936
North Dakota	0	0	530	0	530
Ohio	0	0	(7,318)	0	(7,318)
Oklahoma	0	0	41,562	0	41,562
Oregon	0	0	31,301	0	31,301
Pennsylvania	0	0	14,592	0	14,592
Puerto Rico	0	0	(7,414)	0	(7,414)
Rhode Island	0	0	(3,561)	0	(3,561)
South Carolina	4,801	0	95,292	0	100,093
South Dakota	0	0	(20,801)	0	(20,801)
Tennessee	0	0	86,863	0	86,863
Texas	0	0	115,425	0	115,425
Utah	0	0	(28,493)	0	(28,493)
Vermont	0	0	3,602	0	3,602
Virginia	0	0	(96,649)	0	(96,649)
Washington	0	0	12,854	0	12,854
West Virginia	0	0	(28,002)	0	(28,002)
Wisconsin	0	0	(196,743)	0	(196,743)
Wyoming	0	0	(19,617)	0	(19,617)
Other	1	0	13,544	0	13,545
Total	15,763	0	665,453	0	681,216

Summary:	
GA Covered Obligations	19,162,385
Add:	
GA claims incurred directly	41,580,577
GA expenses incurred directly	3,742,009
NOLHGA expenses	2,497,147
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	681,216
Per State breakdown	681,216

Assessments Called (Billed) or Refunded as of December 31, 2008							
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	3,125,000	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	0	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	671,547	0	0
0	0	0	0	30,000	0	0	0
793,564	685,323	100,000	50,000	19,544,517	12,550,010	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, 2009				
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, 2008							
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, 2009				
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

Life	Assessments Called (Billed) or Refunded as of December 31, 2008							
	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
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Estimated Net Costs as of September 30, 2009				
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	4	(0)	7
California	0	83	0	84
Colorado	16	19	0	36
Connecticut	0	107	(0)	225
Delaware	0	2	0	2
Dist. of Columbia	0	75	0	75
Florida	33	101	(0)	134
Georgia	85	1,398	0	432
Hawaii	0	2	0	2
Idaho	0	1	0	1
Illinois	0	136	(0)	1,908
Indiana	78	27	0	152
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	484
Massachusetts	0	45	0	0
Michigan	0	16	0	1,819
Minnesota	0	5	0	472
Mississippi	0	3	(0)	81
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	791
New Mexico	0	2	0	2
New York	(0)	0	0	(0)
North Carolina	188	33	0	856
North Dakota	0	0	0	0
Ohio	246	56	0	275
Oklahoma	0	9	(0)	9
Oregon	0	14	0	14
Pennsylvania	1	62	0	2,079
Puerto Rico	0	7	0	7
Rhode Island	0	9	0	9
South Carolina	46	9	0	55
South Dakota	0	0	0	0
Tennessee	1	7	(0)	8
Texas	145	28	0	442
Utah	0	3	0	239
Vermont	0	1	0	1
Virginia	117	19	(0)	137
Washington	0	24	0	178
West Virginia	0	1	(0)	1
Wisconsin	29	20	(0)	49
Wyoming	0	1	(0)	1
Other	0	0	(0)	(0)
<b>Total</b>	<b>1,008</b>	<b>2,456</b>	<b>(0)</b>	<b>10,354</b>

Summary:	
GA Covered Obligations	3,534,278,683
Add:	
GA claims incurred directly	0
GA expenses incurred directly	4,043,353
NOLHGA expenses	14,401,269
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	13,817
Per State breakdown	13,817

Assessments Called (Billed) or Refunded as of December 31, 2008							
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
100,000	100,000	6,000,000	6,300,000	100,000	100,000	21,500,000	24,150,000
0	0	0	0	0	0	240,000	0
0	0	84,689,350	0	0	0	0	0
168,235	0	51,765	0	0	0	0	0
0	0	6,000,000	0	0	0	0	0
46	0	500,000	500,000	0	0	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	10,000,000	11,400,000	0	0	0	0
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
<b>11,306,785</b>	<b>10,875,478</b>	<b>44,055,596</b>	<b>26,201,957</b>	<b>895,082</b>	<b>960,837</b>	<b>108,553,958</b>	<b>71,103,889</b>

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Estimated Net Costs as of September 30, 2009					
	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, 2008							
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

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Estimated Net Costs as of September 30, 2009				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	10,786	40,606	0	51,392
Alaska	1,147	19,728	9,990	30,865
Arizona	12,466	269,429	0	281,895
Arkansas	30,944	18,868	0	49,813
California	65,876	502,072	1,786,069	2,354,016
Colorado	7,609	30,366	138,469	176,444
Connecticut	0	0	0	0
Delaware	245,388	2,502,582	1,590,788	4,338,758
Dist. of Columbia	1,669	36,603	0	38,272
Florida	57,378	408,934	0	466,312
Georgia	17,075	49,514	92,662	159,251
Hawaii	0	0	0	0
Idaho	9,204	71,652	1,025	81,881
Illinois	10,198	245,795	134,118	390,110
Indiana	12,162	96,160	85,139	193,461
Iowa	1,963	66,781	2,801	71,546
Kansas	0	0	0	0
Kentucky	7,290	40,452	65,599	113,342
Louisiana	5,234	27,054	0	32,288
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	16,717	427,078	210,856	654,651
Minnesota	7,064	131,592	248,675	387,331
Mississippi	(4,376)	(9,347)	112,694	98,972
Missouri	9,867	146,618	56,403	212,888
Montana	1,256	19,781	26,610	47,647
Nebraska	3,033	73,634	0	76,667
Nevada	3,192	58,606	0	61,798
New Hampshire	(19,275)	(17,725)	191,052	154,052
New Jersey	0	0	0	0
New Mexico	9,882	15,817	59,636	85,335
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	1,938	(37)	0	1,901
Ohio	8,109	74,862	87,155	170,126
Oklahoma	3,078	36,797	202,776	242,651
Oregon	5,591	98,210	51,684	155,485
Pennsylvania	14,983	418,379	184,281	617,643
Puerto Rico	0	0	0	0
Rhode Island	3,397	22,046	0	25,442
South Carolina	16,603	42,225	14,194	73,021
South Dakota	1,821	141,827	0	143,647
Tennessee	0	0	0	0
Texas	36,154	377,894	788,902	1,202,949
Utah	1,747	10,381	828	12,956
Vermont	728	8,537	0	9,264
Virginia	422,895	293,275	9,760	725,931
Washington	57,580	524,619	115,442	697,640
West Virginia	2,331	44,727	129,455	176,512
Wisconsin	6,740	224,408	57,473	288,621
Wyoming	405	27,144	37,004	64,553
Other	0	0	0	0
Total	1,107,847	7,617,944	6,491,538	15,217,330

Summary:	
GA Covered Obligations	8,333,806
Add:	
GA claims incurred directly	9,335,961
GA expenses incurred directly	1,230,968
NOLHGA expenses	1,244,924
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	15,217,330
Per State breakdown	15,217,330

Assessments Called (Billed) or Refunded as of December 31, 2008							
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	41,000	0	16,288	0	4,000	0	0
Alaska	3,200	0	27,000	0	12,400	0	40
Arizona	14,519	0	147,070	0	36,314	0	0
Arkansas	0	0	0	0	96,472	0	0
California	96,300	0	1,091,400	275,000	2,022,300	400,000	0
Colorado	0	0	0	0	2,000,000	1,884,084	0
Connecticut	0	0	0	0	0	0	0
Delaware	148,000	0	1,702,000	0	1,850,000	0	0
Dist. of Columbia	100,000	102,326	31,672	0	600,000	232,606	0
Florida	107,000	0	252,000	0	750,000	0	0
Georgia	25,000	0	0	0	0	64,528	0
Hawaii	5,200	0	44,000	0	60,800	0	0
Idaho	15,000	0	300,000	0	195,000	0	0
Illinois	0	0	0	0	0	0	0
Indiana	26,779	0	76,788	0	82,494	0	0
Iowa	0	0	0	0	180,000	0	0
Kansas	0	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0	0
Maine	0	0	0	0	0	0	0
Maryland	0	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0	0
Michigan	10,500	0	210,000	0	85,000	0	0
Minnesota	12,150	0	122,850	0	0	0	0
Mississippi	0	0	0	0	50,000	0	0
Missouri	16,650	0	17,218	0	3,700	0	0
Montana	4,600	0	78,800	0	39,600	0	0
Nebraska	0	0	0	0	210,000	0	0
Nevada	0	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0	0
New Jersey	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0
New York	0	0	0	0	0	0	0
North Carolina	0	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0	0
Ohio	10,000	0	70,000	0	150,000	0	0
Oklahoma	98,000	0	7,000	0	245,000	0	0
Oregon	0	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0	0
Puerto Rico	0	0	0	0	0	0	0
Rhode Island	3,400	0	11,900	0	18,700	0	0
South Carolina	0	0	0	0	102,492	0	0
South Dakota	0	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0	0
Texas	19,461	2,042	2,706	276	1,740,990	181,652	0
Utah	3,290	0	20,210	0	0	0	0
Vermont	61,755	0	393,791	0	930,387	450,000	0
Virginia	0	0	350,000	0	200,000	0	0
Washington	7,080	153,687	6,360	261	386,560	399,081	0
West Virginia	0	0	300,000	0	0	0	0
Wisconsin	0	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0
Total	828,884	258,055	5,279,053	275,537	12,052,209	3,611,951	40

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	Estimated Net Costs as of September 30, 2009					Assessments Called (Billed) or Refunded as of December 31, 2008							
	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	0	0	0	0	0								
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	(7,451)	280,302	0	0	272,851								
Dist. of Columbia	0	0	0	0	0								
Florida	(257,676)	10,232,458	520,785	0	10,495,567								
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	431,030	2,058,224	5,900	0	2,495,154								
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	1,200,132	159,008,983	36,843	0	160,245,958	88,612,897	0	63,334,564	0	0	0	67,153,313	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	78,296	0	0	78,296	111,616	0	0	0	0	0	0	0
Other	0	0	0	0	0								
<b>Total</b>	<b>1,366,035</b>	<b>171,658,264</b>	<b>563,528</b>	<b>0</b>	<b>173,587,827</b>	<b>94,012,513</b>	<b>0</b>	<b>76,061,564</b>	<b>0</b>	<b>250,000</b>	<b>0</b>	<b>67,153,313</b>	<b>0</b>

Summary:	
GA Covered Obligations	93,551,553
Add:	
GA claims incurred directly	164,813,483
GA expenses incurred directly	5,801,467
NOLHGA expenses	0
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(2,996)
Ceding commissions/ policy enhancements	2,338,789
Other recoveries (litigation, estate distributions, etc.)	88,242,883
Adjusted GA Costs	173,587,827
Per State breakdown	173,587,827

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Estimated Net Costs as of September 30, 2009					
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, 2008							
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	1,395,000	0	0	0	0
0	0	24,520	0	0	0	0	0
0	0	1,000,000					
0	0	10,787,606					
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	1,545,000	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, 2009				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	11,422,433	21,733,828	0	33,156,261
Alaska	525,003	5,590,016	0	6,115,019
Arizona	18,703,141	24,095,525	0	42,798,666
Arkansas	10,471,470	6,185,329	0	16,656,800
California	268,952,868	442,234,249	0	711,187,117
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	3,662,465	4,044,384	0	7,706,849
Dist. of Columbia	0	0	0	0
Florida	98,569,408	105,657,868	0	204,227,277
Georgia	25,694,146	23,797,277	0	49,491,423
Hawaii	26,150,699	16,873,315	0	43,024,014
Idaho	7,569,002	8,161,145	0	15,730,147
Illinois	75,023,041	105,041,960	0	180,065,001
Indiana	14,469,668	26,827,377	0	41,297,045
Iowa	12,460,753	21,319,310	0	33,780,063
Kansas	24,096,084	10,627,103	0	34,723,186
Kentucky	12,912,290	22,490,074	0	35,402,364
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	17,822,570	20,108,546	0	37,931,116
Massachusetts	40,938,624	41,980,467	0	82,919,092
Michigan	(1,302)	0	0	(1,302)
Minnesota	14,032,582	34,878,004	0	48,910,586
Mississippi	18,629,324	5,669,112	0	24,298,436
Missouri	56,462,296	25,324,681	0	81,786,976
Montana	3,504,480	3,649,894	0	7,154,374
Nebraska	10,053,313	6,875,381	0	16,928,695
Nevada	12,087,447	7,176,308	0	19,263,755
New Hampshire	0	0	0	0
New Jersey	20,508,341	50,171,410	0	70,679,751
New Mexico	4,332,871	7,929,617	0	12,262,488
New York	0	0	0	0
North Carolina	30,479,340	66,440,177	0	96,919,517
North Dakota	3,220,299	4,887,673	0	8,107,972
Ohio	28,002,662	36,595,041	0	64,597,703
Oklahoma	10,657,668	18,157,722	0	28,815,391
Oregon	15,160,234	16,990,208	0	32,150,442
Pennsylvania	45,074,109	167,308,299	0	212,382,408
Puerto Rico	528,687	504,478	0	1,033,165
Rhode Island	3,172,049	21,442,167	0	24,614,216
South Carolina	16,729,336	21,539,132	0	38,268,468
South Dakota	6,557,155	2,780,187	0	9,337,342
Tennessee	23,963,569	15,638,632	0	39,602,201
Texas	106,110,092	132,552,115	0	238,662,207
Utah	8,238,465	6,768,435	0	15,006,900
Vermont	0	0	0	0
Virginia	10,168,922	19,429,049	0	29,597,971
Washington	32,779,822	57,759,180	0	90,539,002
West Virginia	1,728,814	3,548,066	0	5,276,880
Wisconsin	14,376,102	50,142,323	0	64,518,425
Wyoming	3,037,902	3,525,148	0	6,563,050
Other	0	0	0	0
<b>Total</b>	<b>1,169,038,248</b>	<b>1,694,450,211</b>	<b>0</b>	<b>2,863,488,459</b>

Summary:	
GA Covered Obligations	5,624,834,713
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	54,042,049
Remaining Inforce estimate	535,037,379
Less:	
Estate/other distributions	2,380,406,620
Other adjustments	815,571,916
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	123,051,127
Adjusted GA Costs	2,894,884,477
Per State breakdown	2,894,884,477

Assessments Called (Billed) or Refunded as of December 31, 2008							
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	14,808,588	0	0	0	0	0	0
California	233,293,661	0	359,401,833	0	0	0	0
Colorado	170,383	0	82,023	0	0	0	0
Connecticut	0	0	0	0	0	0	0
Delaware	3,589,600	0	2,732,400	0	0	0	0
Dist. of Columbia	0	0	0	0	0	0	0
Florida	87,789,821	0	73,201,598	0	0	0	0
Georgia	28,136,713	0	21,179,159	(1,836)	0	2,823,555	(30,473)
Hawaii	17,380,590	0	18,866,415	4,340,797	0	0	0
Idaho	5,900,065	0	5,870,051	0	0	0	0
Illinois	69,382,738	0	85,736,147	0	0	31,410,410	3,333,000
Indiana	41,309,960	0	4,229,436	0	0	0	0
Iowa	7,082,570	0	9,842,799	0	0	0	0
Kansas	18,410,000	0	8,915,000	0	0	0	0
Kentucky	10,968,101	500,000	15,936,630	0	0	0	0
Louisiana	0	0	0	0	0	0	0
Maine	0	0	0	0	0	0	0
Maryland	24,829,000	0	13,581,000	0	0	0	0
Massachusetts	33,590,000	375,000	24,940,000	0	1,000,000	0	0
Michigan	10,500,000	0	66,672,000	11,009,268	0	0	0
Minnesota	13,331,639	0	3,571,718	0	0	46,643	0
Mississippi	41,425,043	0	16,458,673	0	0	0	0
Missouri	2,454,678	0	2,585,676	0	0	0	0
Montana	5,041,500	0	4,885,766	0	0	0	0
Nebraska	8,682,027	0	4,989,049	0	0	0	0
Nevada	13,435,487	0	38,706,463	0	0	1,200,000	0
New Hampshire	2,300,000	0	3,448,990	0	0	0	0
New Jersey	24,666,417	0	58,333,583	0	0	0	0
New Mexico	1,520,309	0	1,893,127	0	0	37,848	0
New York	16,675,000	0	19,400,000	0	0	1,625,000	0
North Carolina	9,017,110	0	13,008,490	0	0	0	0
North Dakota	11,282,594	0	15,986,796	0	0	0	0
Ohio	18,000,000	0	137,986,288	0	0	0	0
Oklahoma	541,527	0	387,497	0	0	0	0
Oregon	2,232,365	0	16,157,942	0	0	0	0
Pennsylvania	13,861,881	0	16,058,421	0	0	0	0
Puerto Rico	3,926,959	0	1,513,163	0	0	0	0
Rhode Island	14,750,000	0	12,050,000	0	0	0	0
South Carolina	125,470,495	0	63,667,619	0	0	0	0
South Dakota	7,650,200	0	5,764,275	590,625	0	0	0
Tennessee	9,739,476	0	9,764,000	1,383,671	0	0	0
Texas	34,161,000	0	39,398,000	0	0	2,800,000	0
Utah	1,598,287	0	2,529,868	980	0	0	0
Vermont	13,800,000	0	36,450,000	0	0	0	0
Virginia	1,597,209	0	1,696,197	0	0	0	0
Washington	1,009,880,475	875,000	1,304,882,093	16,732,880	590,625	1,000,000	42,365,781
West Virginia	0	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0
<b>Total</b>	<b>1,009,880,475</b>	<b>875,000</b>	<b>1,304,882,093</b>	<b>16,732,880</b>	<b>590,625</b>	<b>1,000,000</b>	<b>42,365,781</b>

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Estimated Net Costs as of September 30, 2009				
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	4,695,617	4,450,541	0	9,146,158
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
<b>Total</b>	<b>4,695,617</b>	<b>4,450,541</b>	<b>0</b>	<b>9,146,158</b>

Summary:	
GA Covered Obligations	8,850,514
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	295,644
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	9,146,158
Per State breakdown	9,146,158

Assessments Called (Billed) or Refunded as of December 31, 2008							
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	2,272,500	885,000	252,500	0	0	0	0
7,965,000	2,272,500	885,000	252,500	0	0	0	0

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Estimated Net Costs as of September 30, 2009				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	1,789	382,135	0	383,924
Alaska	719	1,863	0	2,582
Arizona	2,305	48,760	0	51,065
Arkansas	2,246	13,146	0	15,392
California	30,885	248,502	0	279,387
Colorado	0	0	0	0
Connecticut	8,956	163,077	0	172,033
Delaware	811	29,679	0	30,490
Dist. of Columbia	0	0	0	0
Florida	11,293	271,255	0	282,548
Georgia	10,084	15,505	0	25,590
Hawaii	661	18,230	0	18,891
Idaho	346	157,973	0	158,319
Illinois	13,013	629,361	0	642,374
Indiana	6,747	1,120,331	0	1,127,077
Iowa	1,898	61,107	0	63,006
Kansas	2,005	15,515	0	17,520
Kentucky	1,479	28,873	0	30,353
Louisiana	0	0	0	0
Maine	1,424	15,936	0	17,359
Maryland	12,589	25,558	0	38,147
Massachusetts	10,930	108,006	0	118,937
Michigan	9,390	123,070	0	132,459
Minnesota	8,016	1,058,536	0	1,066,552
Mississippi	1,539	9,407	0	10,946
Missouri	3,493	77,996	0	81,489
Montana	558	27,715	0	28,273
Nebraska	798	397,451	0	398,249
Nevada	538	87,748	0	88,285
New Hampshire	3,856	258,956	0	262,812
New Jersey	12,844	144,891	0	157,735
New Mexico	632	271,467	0	272,099
New York	0	0	0	0
North Carolina	8,647	119,107	0	127,754
North Dakota	549	20,026	0	20,575
Ohio	14,186	200,124	0	214,310
Oklahoma	1,016	28,055	0	29,071
Oregon	2,939	56,919	0	59,858
Pennsylvania	13,681	3,791,498	0	3,805,179
Puerto Rico	0	0	0	0
Rhode Island	965	209,715	0	210,680
South Carolina	3,882	666,957	0	670,839
South Dakota	136	9,167	0	9,303
Tennessee	5,300	55,516	0	60,816
Texas	10,056	129,768	0	139,824
Utah	481	35,603	0	36,084
Vermont	2,333	26,051	0	28,384
Virginia	37,645	2,300,362	0	2,338,007
Washington	2,534	39,219	0	41,753
West Virginia	924	47,333	0	48,258
Wisconsin	7,207	589,075	0	596,281
Wyoming	90	13,262	0	13,351
Other	0	0	0	0
Total	274,417	14,149,804	0	14,424,222

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	11,499,999
GA expenses incurred directly	0
NOLHGA expenses	2,924,223
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	14,424,222
Per State breakdown	14,424,222

Assessments Called (Billed) or Refunded as of December 31, 2008							
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, 2009				
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	17,910
Hawaii	0	0	0	0
Idaho	443	0	0	443
Illinois	75,462	6,502	0	81,964
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	21,486
Minnesota	5,193	69	0	5,262
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	80,955
New Mexico	1,093	0	0	1,093
New York	65,879	8,216	0	74,095
North Carolina	27,958	24,421	0	52,379
North Dakota	148	0	0	148
Ohio	39,417	429	0	39,846
Oklahoma	3,194	6	0	3,200
Oregon	3,509	0	0	3,509
Pennsylvania	213,843	22,074	0	235,917
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	4,411
Wyoming	0	0	0	0
Other	0	0	0	0
Total	1,130,723	113,819	0	1,244,542

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

Life	Assessments Called (Billed) or Refunded as of December 31, 2008				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								
Oregon								
Pennsylvania								
Puerto Rico								
Rhode Island								
South Carolina								
South Dakota								
Tennessee								
Texas								
Utah								
Vermont								
Virginia								
Washington								
West Virginia								
Wisconsin								
Wyoming								
Other								
Total	41,049	0	3,876	0	0	0	0	0

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Estimated Net Costs as of September 30, 2009				
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
<b>Total</b>	<b>48,718</b>	<b>4,548</b>	<b>0</b>	<b>53,266</b>

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, 2008							
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, 2009					
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	119,650	15,601	143,229	0	278,480
Georgia	56,054	23,167	25,184	0	104,405
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	38,531
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	23,679
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	(10,369)	0	0	0	(10,369)
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	38,689	351	845	0	39,885
Puerto Rico	2,376	0	0	0	2,376
Rhode Island	0	0	0	0	0
South Carolina	225,127	11,012	0	0	236,139
South Dakota	0	0	0	0	0
Tennessee	14,968	0	1,018	0	15,986
Texas	91,105	0	0	0	91,105
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	52,791	408	2,543	0	55,742
Washington	0	0	0	0	0
West Virginia	635,684	24,591	122,857	0	783,132
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	1,325,346	77,235	385,572	0	1,788,153

Summary:	
GA Covered Obligations	5,527,856
Add:	
GA claims incurred directly	10,708,170
GA expenses incurred directly	3,311,759
NOLHGA expenses	357,725
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	1,788,153
Per State breakdown	1,788,153

Assessments Called (Billed) or Refunded as of December 31, 2008							
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
GA Covered Obligations							
Add:							
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
Less:							
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, 2009				
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	0
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	0
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, 2008							
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, 2009				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	42,351	335,001	0	377,352
Alaska	31,986	212,606	0	244,591
Arizona	384,990	1,113,508	0	1,498,498
Arkansas	65,028	358,001	0	423,028
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	65,118	251,417	0	316,535
Dist. of Columbia	0	0	0	0
Florida	5,385,756	12,416,428	0	17,802,184
Georgia	319,578	1,218,460	0	1,538,037
Hawaii	0	0	0	0
Idaho	59,468	441,228	0	500,695
Illinois	2,414,403	7,982,027	0	10,396,431
Indiana	1,449,733	3,963,514	0	5,413,247
Iowa	1,361,387	2,752,517	0	4,113,903
Kansas	375,331	1,584,593	0	1,959,924
Kentucky	255,100	809,744	0	1,064,845
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	161,863	2,213,886	0	2,375,749
Massachusetts	62,156	2,935,514	0	2,997,670
Michigan	2,364,074	6,748,326	0	9,112,400
Minnesota	0	0	0	0
Mississippi	20,475	276,301	0	296,776
Missouri	616,754	3,735,914	0	4,352,668
Montana	272,411	243,664	0	516,075
Nebraska	450,930	1,415,830	0	1,866,760
Nevada	12,499	236,857	0	249,356
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	67,753	200,583	0	268,335
New York	0	0	0	0
North Carolina	406,858	3,041,596	0	3,448,453
North Dakota	169,755	935,821	0	1,105,576
Ohio	2,074,975	9,024,547	0	11,099,523
Oklahoma	797,302	775,204	0	1,572,506
Oregon	253,245	877,507	0	1,130,751
Pennsylvania	542,469	6,563,454	0	7,105,923
Puerto Rico	0	142	0	142
Rhode Island	0	0	0	0
South Carolina	247,668	1,097,881	0	1,345,550
South Dakota	176,291	507,614	0	683,905
Tennessee	492,522	827,778	0	1,320,300
Texas	420,355	3,649,098	0	4,069,453
Utah	103,690	507,850	0	611,539
Vermont	2,143	130,637	0	132,780
Virginia	133,198	2,821,738	0	2,954,936
Washington	503,726	1,077,369	0	1,581,095
West Virginia	27,328	191,244	0	218,572
Wisconsin	111,977	519,658	0	631,636
Wyoming	74,768	103,991	0	178,759
Other	0	0	0	0
Total	22,777,412	84,099,047	0	106,876,460

Summary:	
GA Covered Obligations	600,117,018
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	4,486,625
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.)	76,974,408
Adjusted GA Costs	106,876,460
Per State breakdown	106,876,460

Assessments Called (Billed) or Refunded as of December 31, 2008							
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
80,878	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, 2009				
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	0
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	0
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, 2008							
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, 2009				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	575,030	244,941	0	819,971
Alaska	(4,589)	0	0	(4,589)
Arizona	1,384,999	77,792	0	1,462,792
Arkansas	518,916	0	0	518,916
California	9,803,914	4,610,293	0	14,414,207
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	45,322	59,912	0	105,234
Dist. of Columbia	0	0	0	0
Florida	2,473,622	1,753,996	0	4,227,618
Georgia	1,193,798	0	110,397	1,304,196
Hawaii	68,233	0	0	68,233
Idaho	130,818	0	0	130,818
Illinois	13,173,698	3,310,518	0	16,484,216
Indiana	1,232,775	80,305	0	1,313,080
Iowa	1,318,797	100,156	0	1,418,953
Kansas	206,994	233,834	0	440,828
Kentucky	463,050	16,294	0	479,343
Louisiana	(0)	0	0	(0)
Maine	91,096	0	0	91,096
Maryland	(0)	0	0	(0)
Massachusetts	1,597,297	0	0	1,597,297
Michigan	5,152,239	1,623,655	0	6,775,894
Minnesota	(0)	63,782	0	63,782
Mississippi	275,957	17,539	0	293,497
Missouri	542,975	184,124	0	727,099
Montana	242,361	115,186	0	357,547
Nebraska	1,175,463	118,870	0	1,294,332
Nevada	113,150	15,751	0	128,901
New Hampshire	387,563	146,758	0	534,321
New Jersey	7,666,426	1,532,811	0	9,199,237
New Mexico	208,516	48,566	0	257,081
New York	0	0	0	0
North Carolina	3,052,185	343,419	0	3,395,604
North Dakota	140,060	19,002	0	159,062
Ohio	3,581,863	314,941	0	3,896,804
Oklahoma	409,298	257,552	0	666,850
Oregon	489,968	3,301	0	493,269
Pennsylvania	4,843,615	771,811	0	5,615,426
Puerto Rico	0	0	0	0
Rhode Island	335,693	0	0	335,693
South Carolina	843,068	200,263	0	1,043,331
South Dakota	131,885	0	0	131,885
Tennessee	588,583	14,040	0	602,623
Texas	4,934,536	1,144,512	0	6,079,048
Utah	339,971	69,267	0	409,238
Vermont	48,500	2,806	0	51,306
Virginia	757,038	5,752	0	762,790
Washington	897,637	220,689	0	1,118,327
West Virginia	94,121	1,051	0	95,172
Wisconsin	200,473	198,681	0	399,155
Wyoming	126,000	13,572	0	139,572
Other	0	0	0	0
<b>Total</b>	<b>71,852,917</b>	<b>17,935,739</b>	<b>0</b>	<b>89,788,656</b>

Summary:	
GA Covered Obligations	72,462,458
Add:	
GA claims incurred directly	79,125,416
GA expenses incurred directly	4,933,933
NOLHGA expenses	2,897,529
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	107,771,884
Per State breakdown	107,771,884

Assessments Called (Billed) or Refunded as of December 31, 2008							
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	5,715,000	7,800,000	8,563,000	270,000	0	0	0
82,000	0	418,000	0	0	0	0	0
2,300,000	0	1,000,000	0	1,300,000	0	0	0
1,630,072	0	0	0	0	0	157,061	(1,771)
0	19,697	0	0	121,409	0	0	0
275,000	0	0	0	0	0	0	0
15,189,000	7,787,461	6,029,000	2,127,010	200,000	221,540	15,925,000	10,987,367
1,004,167	0	0	0	0	0	0	0
1,199,870	0	436,704	0	0	0	1,040,000	0
450,000	0	300,000	0	0	0	0	0
643,875	150,000	11,600	0	0	0	0	0
230,000	0	0	0	0	0	0	0
2,000,000	0	0	0	0	0	0	0
4,100,000	900,647	2,500,000	0	0	0	10,300,000	4,497,170
447,000	353,520	3,170,000	2,592,480	0	0	0	0
368,000	0	32,000	0	0	0	0	0
1,650,000	0	353,704	0	0	0	0	0
429,300	0	56,000	0	0	0	0	0
1,639,125	137,750	102,116	7,250	0	0	0	0
213,900	0	9,500	0	0	0	0	0
1,283,000	250,000	1,217,000	550,000	0	0	0	0
4,800,000	3,064,806	488,522	2,500,000	0	0	11,404,352	0
260,000	0	55,263	0	0	0	0	0
5,044,000	533,500	156,000	0	0	0	0	0
192,600	0	16,600	0	0	0	0	0
3,500,000	0	200,000	0	0	0	3,000,000	0
768,000	160,000	432,000	90,000	0	0	0	0
619,914	0	0	0	0	0	0	0
4,460,640	0	5,736,310	0	803,050	0	0	0
14,808	0	0	0	0	0	0	0
427,727	0	0	0	0	0	0	0
928,000	0	72,000	0	0	0	0	0
181,962	0	0	0	0	0	0	0
800,000	0	15,000	0	0	0	0	0
7,943,606	2,763,534	3,266,771	1,029,680	1,337,174	421,520	0	0
591,592	0	97,832	0	250	0	0	0
81,000	0	6,000	0	0	0	0	0
2,000,000	1,677,595	85,000	0	0	0	0	0
1,175,000	315,235	400,000	288,326	0	0	0	0
157,506	86,553	101,999	24,519	0	0	0	0
420,000	0	320,000	0	0	0	0	0
150,150	0	200,600	0	0	0	0	0
<b>90,059,188</b>	<b>23,956,798</b>	<b>35,146,103</b>	<b>17,772,265</b>	<b>4,032,883</b>	<b>643,060</b>	<b>41,826,413</b>	<b>15,482,766</b>

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Estimated Net Costs as of September 30, 2009				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	1,406	0	0	1,406
Alaska	602	0	0	602
Arizona	81,932	49,032	0	130,963
Arkansas	13,470	12,625	0	26,095
California	159,033	22,923	0	181,956
Colorado	9,512	4,438	0	13,949
Connecticut	1,382	6,372	0	7,754
Delaware	0	0	0	0
Dist. of Columbia	(299)	0	0	(299)
Florida	30,278	40,500	0	70,778
Georgia	11,030	929	0	11,959
Hawaii	1,878	0	0	1,878
Idaho	5,314	5,479	0	10,793
Illinois	0	0	0	0
Indiana	152,580	432,499	0	585,079
Iowa	0	0	0	0
Kansas	2,869	1,651	0	4,521
Kentucky	(898)	(418)	0	(1,317)
Louisiana	2,651	0	0	2,651
Maine	0	0	0	0
Maryland	(22)	(23)	0	(46)
Massachusetts	0	0	0	0
Michigan	118	0	0	118
Minnesota	1,731	6,795	0	8,526
Mississippi	0	0	0	0
Missouri	131,676	28,486	0	160,162
Montana	710	0	0	710
Nebraska	552	0	0	552
Nevada	1,784	122	0	1,906
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	14,758	0	0	14,758
New York	0	0	0	0
North Carolina	937	6,231	0	7,168
North Dakota	818	0	0	818
Ohio	1,869	2,092	0	3,961
Oklahoma	12,159	4,523	0	16,682
Oregon	1,330	146	0	1,476
Pennsylvania	153	0	0	153
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	2,523	12	0	2,535
South Dakota	1,025	0	0	1,025
Tennessee	286	1,703	0	1,989
Texas	439,627	26,317	0	465,944
Utah	835	1,390	0	2,225
Vermont	6,852	0	0	6,852
Virginia	2,295	56,498	0	58,793
Washington	7,159	0	0	7,159
West Virginia	713	0	0	713
Wisconsin	3,586	0	0	3,586
Wyoming	0	13	0	13
Other	0	0	0	0
Total	1,106,210	710,334	0	1,816,545

Summary:	
GA Covered Obligations	12,183,752
Add:	
GA claims incurred directly	25,081
GA expenses incurred directly	318,423
NOLHGA expenses	336,269
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	1,816,545
Per State breakdown	1,816,545

Life	Assessments Called (Billed) or Refunded as of December 31, 2008							
	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	
	70,158	0	0	0	0	0	0	0
GA Covered Obligations	1,393,120	300,000	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
	2,898,033	475,000	0	0	152,528	25,000	0	0
	2,800	0	70,000	0	0	0	0	0
	39,000	0	0	0	0	0	0	0
Total	4,502,111	775,000	277,880	0	152,528	25,000	0	0

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Estimated Net Costs as of September 30, 2009				
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

Life	Assessments Called (Billed) or Refunded as of December 31, 2008							
	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	59,000	0	51,893	0	0	0	0	0
Alaska	0	0	0	0	0	0	0	0
Arizona	3,325	0	5,932	0	0	0	0	0
Arkansas	47,114	0	0	0	0	0	0	0
California	125,483	0	57,507	0	0	0	0	0
Colorado	25,480	0	23,520	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	0
Delaware	750	0	1,750	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0	0	0	0
Florida	275,000	0	975,000	0	0	0	0	0
Georgia	112,560	0	2,087,440	92,229	0	0	0	0
Hawaii	0	0	0	0	0	0	0	0
Idaho	0	0	0	0	0	0	0	0
Illinois	167,000	0	8,000	0	0	0	0	0
Indiana	31,362	0	(131,112)	0	0	0	0	0
Iowa	0	0	0	0	0	0	0	0
Kansas	0	0	0	0	0	0	0	0
Kentucky	59,999	0	280,671	50,000	0	0	0	0
Louisiana	110,873	0	21,127	0	0	0	0	0
Maine	0	0	0	0	0	0	0	0
Maryland	18,300	0	53,700	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	100,000	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	450,000	0	2,550,000	0	0	0	0	0
North Dakota	0	0	0	0	0	0	0	0
Ohio	70,000	0	370,000	0	0	0	0	0
Oklahoma	52,900	0	177,100	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	2,518,615	0	6,531,385	0	0	0	0	0
South Dakota	0	0	0	0	0	0	0	0
Tennessee	50,000	0	2,450,000	0	0	0	0	0
Texas	523,717	139,012	407,272	108,114	0	0	0	0
Utah	0	0	47,000	0	0	0	0	0
Vermont	0	0	0	0	0	0	0	0
Virginia	368,136	18,000	1,104,909	47,000	0	0	0	0
Washington	0	0	0	0	0	0	0	0
West Virginia	132,436	139,679	642,564	683,850	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	5,270,688	296,691	17,846,770	981,193	0	0	0	0

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Estimated Net Costs as of September 30, 2009				
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

Assessments Called (Billed) or Refunded as of December 31, 2008							
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
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, 2009				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	(205,738)	(6,459)	0	(212,197)
Alaska	56,370	15,821	0	72,191
Arizona	(273,956)	2,521	0	(271,434)
Arkansas	(45,524)	4,391	0	(41,134)
California	(346,290)	74,348	0	(271,942)
Colorado	(121,456)	10,483	0	(110,972)
Connecticut	(52,820)	1,534	0	(51,285)
Delaware	(78,695)	(619)	0	(79,314)
Dist. of Columbia	33,651	20,765	0	54,417
Florida	(976,407)	(17,168)	0	(993,576)
Georgia	(303,597)	3,134	0	(300,463)
Hawaii	(66,614)	(7,700)	0	(74,314)
Idaho	(316,286)	(1,967)	0	(318,253)
Illinois	(401,253)	(6,457)	0	(407,710)
Indiana	(467,863)	89,394	0	(378,469)
Iowa	(13,573)	12,780	0	(793)
Kansas	(197,412)	9,295	0	(188,117)
Kentucky	(1,031,647)	(186,199)	0	(1,217,846)
Louisiana	(189,194)	(281)	0	(189,475)
Maine	(35,285)	518	0	(34,766)
Maryland	(188,595)	(3,732)	0	(192,328)
Massachusetts	(143,800)	941	0	(142,859)
Michigan	(486,471)	17,807	0	(468,664)
Minnesota	(89,364)	(9,403)	0	(98,767)
Mississippi	17,719	5,823	0	23,542
Missouri	(334,043)	(17,852)	0	(351,894)
Montana	(192,931)	7,904	0	(185,028)
Nebraska	(48,957)	23,973	0	(24,984)
Nevada	(66,024)	4,779	0	(61,245)
New Hampshire	4,873	(839)	0	4,033
New Jersey	(88,596)	969	0	(87,628)
New Mexico	(115,961)	(15,316)	0	(131,277)
New York	62,422	0	0	62,422
North Carolina	(649,934)	(28,004)	0	(677,938)
North Dakota	(232,071)	(539)	0	(232,610)
Ohio	(745,201)	11,834	0	(733,367)
Oklahoma	(100,408)	6,477	0	(93,931)
Oregon	(303,646)	9,870	0	(293,775)
Pennsylvania	(348,063)	(15,176)	0	(363,239)
Puerto Rico	0	0	0	0
Rhode Island	(15,537)	19	0	(15,518)
South Carolina	(111,435)	14,038	0	(97,397)
South Dakota	(174,528)	10,500	0	(164,028)
Tennessee	(294,190)	(30,457)	0	(324,647)
Texas	(1,243,370)	65,317	0	(1,178,053)
Utah	(281,164)	2,497	0	(278,667)
Vermont	91,565	2,961	0	94,525
Virginia	(394,166)	(80,411)	0	(474,577)
Washington	(676,669)	25,741	0	(650,927)
West Virginia	(166,939)	7,361	0	(159,578)
Wisconsin	(222,048)	(2,568)	0	(224,616)
Wyoming	(20,518)	(9,942)	0	(30,460)
Other	0	0	0	0
Total	(12,591,638)	22,707	0	(12,568,931)

Summary:	
GA Covered Obligations	765,438,159
Add:	
GA claims incurred directly	0
GA expenses incurred directly	5,116,161
NOLHGA expenses	7,478,333
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	(12,568,931)
Per State breakdown	(12,568,931)

Assessments Called (Billed) or Refunded as of December 31, 2008							
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	3,000	0	0	0
GA expenses incurred directly	100,000	113,572	5,000	10,656	0	0	0
NOLHGA expenses	6,100,000	0	500,000	0	0	0	0
Remaining Inforce estimate	1,806,365	0	93,635	4,595	0	0	0
	366,380	0	14,880	0	30	0	0
Less:	2,549,400	1,180,454	200,600	0	0	0	0
Estate/other distributions	5,500,000	6,050,000	500,000	1,325,000	0	0	0
Other adjustments	1,098,547	0	299,899	0	0	0	0
Ceding commissions/ policy enhancements	1,000,000	0	0	0	0	0	0
Other recoveries (litigation, estate distributions, etc.)	10,331,657	10,251,563	2,835,989	2,840,382	99,323	98,105	0
	1,368,000	0	57,000	0	0	0	0
	791,200	0	800	0	0	0	0
Adjusted GA Costs	148,500	0	2,326,500	0	0	0	0
Per State breakdown	1,670,000	1,750,000	106,000	200,000	0	0	0
5,200,000	5,200,000	750,000	0	0	0	0	0
752,000	0	48,000	0	0	0	0	0
3,236,920	0	263,260	0	0	0	0	0
1,931,899	0	167,986	0	0	0	0	0
983,250	0	51,557	0	0	0	0	0
874,200	0	28,400	0	0	0	0	0
200,000	0	5,000	0	0	0	0	0
500,000	500,000	0	0	0	0	0	0
3,800,000	4,037,500	200,000	212,500	0	0	0	0
1,365,200	0	268,100	0	0	0	0	0
4,940,000	0	760,000	0	0	0	0	0
841,750	987,350	83,230	97,650	0	0	0	0
2,658,420	0	51,801	0	0	0	0	0
3,500,000	0	0	0	0	0	0	0
115,320	0	8,680	0	0	0	0	0
900,000	0	100,000	0	0	0	0	0
1,995,000	400,000	289,000	0	0	0	0	0
4,640,000	0	610,000	0	0	0	0	0
11,695,474	14,888,085	369,492	470,127	3,471	4,590	0	0
1,305,629	1,917,485	49,370	72,515	0	0	0	0
67,000	0	3,000	0	0	0	0	0
2,275,289	1,695,000	225,549	20,000	38,720	37,000	0	0
8,284,000	8,100,000	385,000	0	0	0	0	0
1,941,321	2,453,052	293,679	342,842	0	26	0	0
182,226	0	67,454	0	0	0	0	0
122,437,040	85,288,295	13,028,405	6,791,267	141,544	139,721	0	0

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Estimated Net Costs as of September 30, 2009					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	22,261	0	196,382	0	218,643
Alaska	0	0	0	0	0
Arizona	16,254	0	1,178,217	0	1,194,471
Arkansas	(6,795)	0	(14,418)	0	(21,213)
California	0	0	0	0	0
Colorado	3,024	0	259,135	0	262,160
Connecticut	0	0	0	0	0
Delaware	(420)	0	(4,987)	0	(5,407)
Dist. of Columbia	(1,105)	0	(1,271)	0	(2,376)
Florida	149,367	0	10,035,464	0	10,184,831
Georgia	49,192	0	10,675,335	0	10,724,526
Hawaii	(11,876)	0	77,511	0	65,635
Idaho	0	0	(25,681)	0	(25,681)
Illinois	41,953	0	2,128,385	0	2,170,339
Indiana	(74,018)	0	80,513	0	6,495
Iowa	0	0	0	0	0
Kansas	(340)	0	599,202	0	598,862
Kentucky	0	0	0	0	0
Louisiana	12,193	0	252,454	0	264,647
Maine	0	0	(857)	0	(857)
Maryland	3,872	0	950,421	0	954,292
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	10,575	0	966,694	0	977,268
Missouri	13,792	0	1,531,092	0	1,544,884
Montana	(5,182)	0	(992)	0	(6,174)
Nebraska	0	0	0	0	0
Nevada	54,890	0	110,850	0	165,740
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	3,185	0	339,711	0	342,897
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	2,192,553	0	2,192,553
Ohio	80,553	0	492,858	0	573,411
Oklahoma	27,044	0	98,815	0	125,860
Oregon	0	0	0	0	0
Pennsylvania	294,556	0	1,566,331	0	1,860,887
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	(281)	0	1,735,026	0	1,734,745
Tennessee	18,705	0	1,202,343	0	1,221,048
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	(159)	0	14,618	0	14,459
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	701,240	0	36,635,643	0	37,336,883

Summary:	
GA Covered Obligations	47,709,013
Add:	
GA claims incurred directly	16,340,755
GA expenses incurred directly	2,706,380
NOLHGA expenses	4,343,191
Remaining Inforce estimate	38,870,840
Less:	
Estate/other distributions	0
Other adjustments	43,815,429
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	28,817,868
Adjusted GA Costs	37,336,883
Per State breakdown	37,336,883

	Assessments Called (Billed) or Refunded as of December 31, 2008							
	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
	21,578	0	0	0	0	0	0	0
	0	0	0	0	35,214	0	0	0
	200,000	0	0	0	3,100,000	0	0	0
	11,383	0	529	0	235,088	0	0	0
	15,000	0	0	0	135,000	0	0	0
	247,961	0	529	0	3,505,302	0	0	0

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Estimated Net Costs as of September 30, 2009					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	601,689	0	0	601,689
Alaska	0	19,576	0	0	19,576
Arizona	0	1,779,943	0	0	1,779,943
Arkansas	0	673,912	0	0	673,912
California	0	15,472,661	0	0	15,472,661
Colorado	0	2,577,852	0	0	2,577,852
Connecticut	0	0	0	0	0
Delaware	0	208,656	0	0	208,656
Dist. of Columbia	0	60,880	0	0	60,880
Florida	0	9,612,467	0	0	9,612,467
Georgia	0	1,988,021	0	0	1,988,021
Hawaii	0	119,379	0	0	119,379
Idaho	0	170,901	0	0	170,901
Illinois	0	3,018,076	0	0	3,018,076
Indiana	0	7,317,584	0	0	7,317,584
Iowa	0	1,437,041	0	0	1,437,041
Kansas	0	1,011,149	0	0	1,011,149
Kentucky	0	638,216	0	0	638,216
Louisiana	0	291,519	0	0	291,519
Maine	0	0	0	0	0
Maryland	0	532,232	0	0	532,232
Massachusetts	0	0	0	0	0
Michigan	0	8,151,994	0	0	8,151,994
Minnesota	0	3,509,757	0	0	3,509,757
Mississippi	0	228,743	0	0	228,743
Missouri	0	774,281	0	0	774,281
Montana	0	71,136	0	0	71,136
Nebraska	0	1,542,177	0	0	1,542,177
Nevada	0	831,755	0	0	831,755
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	183,106	0	0	183,106
New York	0	0	0	0	0
North Carolina	0	7,548,418	0	0	7,548,418
North Dakota	0	127,717	0	0	127,717
Ohio	0	7,000,796	0	0	7,000,796
Oklahoma	0	7,259,687	0	0	7,259,687
Oregon	0	252,365	0	0	252,365
Pennsylvania	0	4,529,542	0	0	4,529,542
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	494,332	0	0	494,332
South Dakota	0	0	0	0	0
Tennessee	0	263,555	0	0	263,555
Texas	0	20,415,383	0	0	20,415,383
Utah	0	332,902	0	0	332,902
Vermont	0	0	0	0	0
Virginia	0	2,947,994	0	0	2,947,994
Washington	0	10,077,322	0	0	10,077,322
West Virginia	0	1,694,658	0	0	1,694,658
Wisconsin	0	5,838,343	0	0	5,838,343
Wyoming	0	64,983	0	0	64,983
Other	0	0	0	0	0
Total	0	131,672,699	0	0	131,672,699

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	3,183,774
Remaining inforce estimate	0
Less:	
Estate/other distributions	1,025,571,209
Other adjustments	225,230,406
Ceding commissions/ policy enhancements	17,486,425
Other recoveries (litigation, estate distributions, etc.)	155,912,003
Adjusted GA Costs	131,672,699
Per State breakdown	131,672,699

Assessments Called (Billed) or Refunded as of December 31, 2008							
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
658,068	0	0	0	0	0	0	0
0	0	15,000,000	0	0	0	0	0
0	0	2,497,230	0	0	0	0	0
0	0	60,000	38,000	0	0	0	0
0	0	3,500,000	0	0	0	0	0
0	0	740,430	0	0	0	0	0
0	0	6,000,000	0	0	0	0	0
0	0	7,000,000	0	0	0	0	0
0	0	125,000	0	0	0	0	0
0	0	6,200,000	0	0	0	0	0
0	0	7,350,000	0	0	0	0	0
0	0	20,000,000	0	0	0	0	0
0	0	350,000	0	0	0	0	0
0	0	10,000,000	0	0	0	0	0
0	0	1,500,000	0	0	0	0	0
0	0	6,000,000	0	0	0	0	0
700,638	0	87,137,660	38,000	0	0	0	0

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Estimated Net Costs as of September 30, 2009				
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, 2008						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, 2009				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	71,277	0	71,277
Alaska	0	0	0	0
Arizona	40,698	933,516	43,424	1,017,638
Arkansas	0	0	0	0
California	395,899	329,563	0	725,462
Colorado	0	773,294	0	773,294
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	2,465	1,486,176	0	1,488,641
Georgia	0	0	0	0
Hawaii	0	5,116	0	5,116
Idaho	0	116,187	0	116,187
Illinois	191	1,065,078	39,378	1,104,647
Indiana	405	169,098	0	169,503
Iowa	59,248	2,090,092	0	2,149,340
Kansas	0	1,155,007	0	1,155,007
Kentucky	0	41,993	0	41,993
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	352,914	14,903,280	0	15,256,195
Mississippi	0	0	0	0
Missouri	893	116,822	0	117,715
Montana	7,741	1,594,210	0	1,601,951
Nebraska	0	1,568,960	0	1,568,960
Nevada	0	115,370	0	115,370
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	117,707	0	117,707
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	16,556	912,401	0	928,957
Ohio	0	133,592	0	133,592
Oklahoma	6,785	356,027	0	362,811
Oregon	0	184,806	0	184,806
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	1,121,346	0	1,121,346
Tennessee	3,782	333,561	0	337,342
Texas	0	0	0	0
Utah	0	117,442	0	117,442
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	837,137	0	837,137
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	1,414,392	0	1,414,392
Other	0	0	0	0
<b>Total</b>	<b>887,578</b>	<b>32,063,448</b>	<b>82,801</b>	<b>33,033,827</b>

Summary:	
GA Covered Obligations	20,110,439
Add:	
GA claims incurred directly	48,880,235
GA expenses incurred directly	2,934,121
NOLHGA expenses	793,707
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	33,033,827
Per State breakdown	33,033,827

Assessments Called (Billed) or Refunded as of December 31, 2008							
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		33,033,827					
Per State breakdown		33,033,827					
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, 2009					
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, 2008							
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, 2009				
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	(214)
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, 2008							
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, 2009					
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, 2008							
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	725,000	3,337,000	1,400,000	450,000	150,000	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	15,189,637	117,647,747	17,673,724	3,972,146	2,032,126	96,890	84,000

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	Estimated Net Costs as of September 30, 2009					Assessments Called (Billed) or Refunded as of December 31, 2008							
	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	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	31,000	0	0	0	19,000	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	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	40,003	22,198	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								
<b>Total</b>	<b>1,223,357</b>	<b>121,189</b>	<b>8,753</b>	<b>0</b>	<b>1,353,300</b>	<b>1,144,992</b>	<b>41,125</b>	<b>35,389</b>	<b>0</b>	<b>606,622</b>	<b>1,257</b>	<b>0</b>	<b>0</b>

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

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Estimated Net Costs as of September 30, 2009				
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
<b>Total</b>	<b>2,607</b>	<b>13,137,752</b>	<b>6,054</b>	<b>13,146,413</b>

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, 2008							
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	150,000	9,531,750	4,870,000	627,500	900,000	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	81,145,732	0	0	0	0	0
0	0	(1,295,162)	0	0	0	0	0
0	0	3,477,487	0	0	0	0	0
0	0	15,938,261	0	0	0	0	0
3,050	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	13,146,413	0	0	0	0	0
0	0	13,146,413	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	63,400	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	185,419	24,494,168	5,687,878	1,785,577	1,644,030	0	0

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Estimated Net Costs as of September 30, 2009				
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
<b>Total</b>	<b>81,850,531</b>	<b>0</b>	<b>0</b>	<b>81,850,531</b>

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, 2008							
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	575,000	0	0	0	0	0	0
3,932	0	0	0	0	0	0	0
145,000	0	0	0	0	0	0	0
5,300,000	0	0	0	0	0	0	0
690,574	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
11,650,000	858,300	0	0	0	0	0	0
2,008,337	0	0	0	0	0	0	0
2,015,000	0	0	0	0	0	0	0
442,000	0	0	0	0	0	0	0
429,971	104,347	0	0	0	0	0	0
310,000	0	0	0	0	0	0	0
1,500,000	0	0	0	0	0	0	0
2,500,000	0	0	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
<b>88,482,480</b>	<b>2,590,816</b>	<b>20,683</b>	<b>18,000</b>	<b>449</b>	<b>23</b>	<b>0</b>	<b>0</b>

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Estimated Net Costs as of September 30, 2009				
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, 2008							
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, 2009				
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
<b>Total</b>	<b>649,614</b>	<b>760,345</b>	<b>64,158</b>	<b>1,474,118</b>

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, 2008							
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, 2009				
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, 2008							
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
52,000	0	6,439	0	0	0	0	0
110	0	0	0	0	0	0	0
689,003	0	391,573	0	0	0	0	0
190,247	0	0	0	0	0	0	0
GA Covered Obligations							
Add:							
18,000	0	27,000	0	0	0	0	0
GA claims incurred directly							
GA expenses incurred directly							
1,050,000	0	610,000	0	0	0	0	0
NOLHGA expenses							
700,000	0	300,000	7,627	0	0	0	0
Remaining Inforce estimate							
1,498,749	0	326,850	0	1,129	0	0	0
Less:							
801,000	765,495	987,000	0	12,000	0	0	0
Estate/other distributions							
940,000	302,000	810,000	194,000	0	0	0	0
Other adjustments							
200,000	0	0	0	0	0	0	0
Ceding commissions/ policy enhancements							
119,576	0	56,024	0	0	0	0	0
Other recoveries (litigation, estate distributions, etc.)							
134,289	0	290,711	0	0	0	0	0
Adjusted GA Costs							
104,000	0	121,000	0	0	0	0	0
Per State breakdown							
1,650,000	0	2,950,000	0	0	0	0	0
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181,500	0	223,500	0	0	0	0	0
160,000	0	334,162	0	0	0	0	0
544,500	0	242,200	0	0	0	0	0
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475,000	0	300,000	0	0	0	0	0
360,000	0	240,000	0	0	0	0	0
259,900	0	21,700	0	0	0	0	0
2,600,000	0	600,000	0	0	0	0	0
959,500	35,700	0	34,300	0	0	0	0
1,117,921	0	1,237,317	0	0	0	0	0
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275,000	0	87,000	0	0	0	0	0
214,000	0	0	0	0	0	0	0
53,000	0	47,000	0	0	0	0	0
820,656	145,354	50,605	8,958	17,530	3,117	0	0
502,653	238,038	127,347	59,510	0	0	0	0
23,664	0	26,356	0	0	0	0	0
161,684	0	80,556	0	0	0	0	0
2,100,000	132,392	4,231,613	0	0	0	0	0
85,455	105,938	14,545	18,617	0	0	0	0
84,175	0	60,825	0	0	0	0	0
19,125,582	1,724,917	14,801,323	323,012	30,659	3,117	0	0





Estimated Net Costs as of September 30, 2009					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	603,040	0	603,040
Alaska	0	0	(2,999)	0	(2,999)
Arizona	0	0	323,964	0	323,964
Arkansas	0	0	11,949	0	11,949
California	0	0	381,670	0	381,670
Colorado	0	0	161,458	0	161,458
Connecticut	0	0	(873)	0	(873)
Delaware	0	0	2,161	0	2,161
Dist. of Columbia	0	0	3,315	0	3,315
Florida	0	0	2,235,582	0	2,235,582
Georgia	0	0	925,106	0	925,106
Hawaii	0	0	1,213	0	1,213
Idaho	0	0	12,080	0	12,080
Illinois	0	0	66,513	0	66,513
Indiana	0	0	134,526	0	134,526
Iowa	0	0	3,959	0	3,959
Kansas	0	0	239,727	0	239,727
Kentucky	0	0	215,298	0	215,298
Louisiana	0	0	50,410	0	50,410
Maine	0	0	(908)	0	(908)
Maryland	0	0	92,785	0	92,785
Massachusetts	0	0	57,396	0	57,396
Michigan	0	0	444,863	0	444,863
Minnesota	0	0	(3,532)	0	(3,532)
Mississippi	0	0	68,676	0	68,676
Missouri	0	0	65,749	0	65,749
Montana	0	0	6,554	0	6,554
Nebraska	0	0	2,996	0	2,996
Nevada	0	0	(15,330)	0	(15,330)
New Hampshire	0	0	41,631	0	41,631
New Jersey	0	0	9,860	0	9,860
New Mexico	0	0	43,508	0	43,508
New York	0	0	0	0	0
North Carolina	0	0	479,630	0	479,630
North Dakota	0	0	(125)	0	(125)
Ohio	0	0	594	0	594
Oklahoma	0	0	216,884	0	216,884
Oregon	0	0	33,910	0	33,910
Pennsylvania	0	0	159,549	0	159,549
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	159,786	0	159,786
South Carolina	0	0	721,045	0	721,045
South Dakota	0	0	9,369	0	9,369
Tennessee	0	0	123,516	0	123,516
Texas	0	0	1,148,102	0	1,148,102
Utah	0	0	11,333	0	11,333
Vermont	0	0	31,896	0	31,896
Virginia	0	0	78,996	0	78,996
Washington	0	0	38,007	0	38,007
West Virginia	0	0	961	0	961
Wisconsin	0	0	53,936	0	53,936
Wyoming	0	0	(62)	0	(62)
Other	0	0	0	0	0
Total	0	0	9,449,675	0	9,449,675

Summary:	
GA Covered Obligations	1,686,823
Add:	
GA claims incurred directly	28,454,285
GA expenses incurred directly	4,563,687
NOLHGA expenses	2,766,844
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	28,021,964
Adjusted GA Costs	9,449,675
Per State breakdown	9,449,675

Assessments Called (Billed) or Refunded as of December 31, 2008							
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	40,793	0	0	0
0	0	0	0	750,000	0	0	0
151,260	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	5,200,878	0	0	0

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Estimated Net Costs as of September 30, 2009					
	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, 2008							
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
97,500	0	0	0	15,000	0	0	0
97,500	0	0	0	15,000	0	0	0

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Estimated Net Costs as of September 30, 2009				
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	0
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	0
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, 2008							
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, 2009				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	657,822	0	657,822
Alaska	0	65,409	0	65,409
Arizona	0	4,708,557	0	4,708,557
Arkansas	0	1,035,932	0	1,035,932
California	0	25,863,269	0	25,863,269
Colorado	0	1,886,241	0	1,886,241
Connecticut	0	4,624,020	0	4,624,020
Delaware	0	57,212	0	57,212
Dist. of Columbia	0	75,283	0	75,283
Florida	0	20,093,796	0	20,093,796
Georgia	0	5,006,938	0	5,006,938
Hawaii	0	4,114,200	0	4,114,200
Idaho	0	431,301	0	431,301
Illinois	0	8,550,538	0	8,550,538
Indiana	0	21,897,859	0	21,897,859
Iowa	0	1,378,443	0	1,378,443
Kansas	0	1,390,037	0	1,390,037
Kentucky	0	1,692,874	0	1,692,874
Louisiana	0	1,111,393	0	1,111,393
Maine	0	428,480	0	428,480
Maryland	0	2,186,773	0	2,186,773
Massachusetts	0	2,163,686	0	2,163,686
Michigan	0	34,109,991	0	34,109,991
Minnesota	0	3,616,613	0	3,616,613
Mississippi	0	1,000,291	0	1,000,291
Missouri	0	2,329,988	0	2,329,988
Montana	0	776,948	0	776,948
Nebraska	0	381,039	0	381,039
Nevada	0	1,313,194	0	1,313,194
New Hampshire	0	375,479	0	375,479
New Jersey	0	0	0	0
New Mexico	0	701,533	0	701,533
New York	0	0	0	0
North Carolina	0	14,436,259	0	14,436,259
North Dakota	0	870,414	0	870,414
Ohio	0	19,895,635	0	19,895,635
Oklahoma	0	900,748	0	900,748
Oregon	0	571,441	0	571,441
Pennsylvania	0	2,349,363	0	2,349,363
Puerto Rico	0	0	0	0
Rhode Island	0	191,992	0	191,992
South Carolina	0	2,469,585	0	2,469,585
South Dakota	0	390,874	0	390,874
Tennessee	0	4,085,804	0	4,085,804
Texas	0	17,025,606	0	17,025,606
Utah	0	2,465,205	0	2,465,205
Vermont	0	77,829	0	77,829
Virginia	0	3,416,123	0	3,416,123
Washington	0	1,437,727	0	1,437,727
West Virginia	0	1,843,285	0	1,843,285
Wisconsin	0	8,744,952	0	8,744,952
Wyoming	0	246,976	0	246,976
Other	0	0	0	0
<b>Total</b>	<b>0</b>	<b>235,444,956</b>	<b>0</b>	<b>235,444,956</b>

Summary:	
GA Covered Obligations	1,173,666,777
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	711,601
Remaining inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	938,933,422
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	235,444,956
Per State breakdown	235,444,956

Life	Assessments Called (Billed) or Refunded as of December 31, 2008				Unallocated Annuity			
	Allocated Annuity		A&H		Allocated 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	
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Estimated Net Costs as of September 30, 2009					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	163,881	0	163,881
Alaska	0	0	0	0	0
Arizona	0	0	144,911	0	144,911
Arkansas	0	0	94,774	0	94,774
California	0	0	0	0	0
Colorado	0	0	(124,656)	0	(124,656)
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	607,214	0	607,214
Georgia	0	0	1,709,140	0	1,709,140
Hawaii	0	0	0	0	0
Idaho	0	0	45,982	0	45,982
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	301,983	0	301,983
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	282,332	0	282,332
Missouri	0	0	0	0	0
Montana	0	0	14,405	0	14,405
Nebraska	0	0	44,003	0	44,003
Nevada	0	0	2,887	0	2,887
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	(86,743)	0	(86,743)
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	0	0	29,165	0	29,165
Oklahoma	0	0	267,960	0	267,960
Oregon	0	0	54,382	0	54,382
Pennsylvania	0	0	(609)	0	(609)
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	1,325,642	0	1,325,642
South Dakota	0	0	(8,332)	0	(8,332)
Tennessee	0	0	208,473	0	208,473
Texas	2,000	0	816,303	0	818,303
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	5,905,396	0	5,907,396

Summary:	
GA Covered Obligations	2,552,388
Add:	
GA claims incurred directly	91,271
GA expenses incurred directly	3,003,885
NOLHGA expenses	1,850,152
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	5,907,396
Per State breakdown	5,907,396

Life	Assessments Called (Billed) or Refunded as of December 31, 2008							
	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	70,294	0	0	0
	0	0	0	0	369,296	0	0	0
	0	0	0	0	1,448,000	0	0	0
	226,286	0	0	0	378,714	0	0	0
	0	0	0	0	200,000	0	0	0
	226,286	0	0	0	2,466,304	0	0	0

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Estimated Net Costs as of September 30, 2009				
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, 2008							
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, 2009				
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, 2008							
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	6,300,000	3,135,000	3,340,000	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	7,954,109	3,500,000	4,076,745	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						
Per State breakdown	4,582,899						
1,420,000	0	280,000	0	0	0	0	0
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	423,000	282,400	214,000	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	22,206,147	31,672,495	11,049,913	79,818	111,672	0	0

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Estimated Net Costs as of September 30, 2009				
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, 2008							
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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Estimated Net Costs as of September 30, 2009				
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
<b>Total</b>	<b>0</b>	<b>0</b>	<b>8,106,994</b>	<b>8,106,994</b>

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, 2008							
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
<b>136,845</b>	<b>48,177</b>	<b>514,100</b>	<b>0</b>	<b>7,083,431</b>	<b>1,408,959</b>	<b>0</b>	<b>0</b>

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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, 2009				
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, 2008							
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
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

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Estimated Net Costs as of September 30, 2009				
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, 2008						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	
0	0	0	0	0	0	0	0	
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Estimated Net Costs as of September 30, 2009				
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 0
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 0
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, 2008							
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
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, 2009					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	3,318	0	3,318
Alaska	0	0	48,363	0	48,363
Arizona	0	0	132,139	0	132,139
Arkansas	0	0	75,232	0	75,232
California	0	0	299,167	0	299,167
Colorado	0	0	418,171	0	418,171
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	9,011	0	9,011
Idaho	0	0	505,933	0	505,933
Illinois	0	0	59,738	0	59,738
Indiana	0	0	31,781	0	31,781
Iowa	0	0	959,816	0	959,816
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	70,909	0	70,909
Missouri	0	0	283,226	0	283,226
Montana	0	0	271,197	0	271,197
Nebraska	0	0	315,805	0	315,805
Nevada	0	0	112,000	0	112,000
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	58,166	0	58,166
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	18,904	0	18,904
Ohio	0	0	7,614	0	7,614
Oklahoma	0	0	131,111	0	131,111
Oregon	0	0	539,730	0	539,730
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	28,624	0	28,624
Tennessee	0	0	0	0	0
Texas	0	0	420,853	0	420,853
Utah	0	0	48,840	0	48,840
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	7,980,415	0	7,980,415
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	45,126	0	45,126
Other	0	0	0	0	0
Total	0	0	12,875,191	0	12,875,191

Summary:	
GA Covered Obligations	5,333,176
Add:	
GA claims incurred directly	5,488,116
GA expenses incurred directly	852,718
NOLHGA expenses	1,082,420
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	12,875,191
Per State breakdown	12,875,191

Assessments Called (Billed) or Refunded as of December 31, 2008							
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
0	0	5,000	0	14,400	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	5,000	0	7,307,381	35,192	0	0

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Estimated Net Costs as of September 30, 2009					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	455	0	455
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	12	0	12
California	0	0	75	0	75
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	2,073	0	2,073
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	589	0	589
Oregon	0	0	0	0	0
Pennsylvania	0	0	1,411	0	1,411
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	514	0	514
South Dakota	0	0	0	0	0
Tennessee	0	0	167	0	167
Texas	0	0	14,668	0	14,668
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	19,965	0	19,965

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	272,179
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	19,965
Per State breakdown	19,965

Assessments Called (Billed) or Refunded as of December 31, 2008							
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 – 2008**

This section contains the Total Assessable Premiums for the periods 1988 through 2008 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 - 2008 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
Alabama	1988	970,835,828	443,818,753	755,579,803	-	2,170,234,384		
	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
	2008	1,721,718,796	2,068,735,254	1,392,087,604	-	5,182,541,654		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)
	2008	212,486,382	213,904,174	252,373,069	5,099,315	683,862,940	371,582	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
	2008	1,711,134,036	3,435,799,732	3,520,262,661	-	8,667,196,429		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	5,046,298	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)
	2008	825,230,520	1,202,242,267	2,147,823,072	16,744,074	4,192,039,933	21,787,122	UA 403b (A,L5.2+6.3)

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2008 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
California	1988	5,869,859,995	5,645,144,027	6,136,765,670	-	17,651,769,692	0	
California	1989	5,571,024,545	6,375,337,792	6,799,488,909	-	18,745,851,246	0	
California	1990	6,060,907,103	7,306,550,305	6,895,250,045	-	20,262,707,453	0	
California	1991	6,457,630,456	6,896,588,577	6,959,707,145	-	20,313,926,178	0	
California	1992	6,725,017,888	6,447,826,508	6,809,883,831	-	19,982,728,227	0	
California	1993	6,899,295,248	6,183,736,809	6,660,249,179	-	19,743,281,236	0	
California	1994	7,376,932,083	9,485,826,336	6,316,933,092	-	23,179,691,511	0	
California	1995	7,579,574,085	8,704,477,714	6,233,903,746	-	22,517,955,545	0	
California	1996	7,616,946,775	7,718,980,446	6,374,956,738	-	21,710,883,959	0	
California	1997	7,800,798,993	7,481,076,398	6,528,123,426	-	21,809,998,817	0	
California	1998	7,766,804,281	7,004,696,085	6,543,001,806	-	21,314,502,172	0	
California	1999	7,885,292,351	9,793,355,153	6,990,754,845	-	24,669,402,349	0	
California	2000	8,863,491,410	10,223,112,717	7,479,315,118	-	26,565,919,245	0	
California	2001	8,612,598,599	14,092,356,822	8,100,626,986	-	30,805,582,407	0	
California	2002	9,057,974,748	18,455,328,942	8,589,681,968	-	36,102,985,658	0	
California	2003	9,556,919,352	15,880,841,833	9,223,789,031	-	34,661,550,216	0	
California	2004	10,265,295,621	14,543,251,286	10,073,894,659	-	34,882,441,566	0	
California	2005	10,517,958,453	13,186,564,470	11,094,211,901	-	34,798,734,824	0	
California	2006	11,359,413,366	16,932,938,392	13,146,775,669	-	41,439,127,427	0	
California	2007	11,808,943,698	14,644,539,021	14,751,063,188	-	41,204,545,907	0	
California	2008	12,228,474,409	18,955,401,486	16,184,598,925	-	47,368,474,820	0	
Colorado	1988	828,881,751	904,720,795	722,246,214	-	2,455,848,760	0	
Colorado	1989	755,347,127	830,367,259	778,209,288	-	2,363,923,674	0	
Colorado	1990	780,245,914	904,046,068	829,193,863	-	2,513,485,845	0	
Colorado	1991	853,159,701	972,231,813	890,312,886	-	2,715,704,400	0	
Colorado	1992	865,720,501	838,610,368	934,379,767	-	2,638,710,636	0	
Colorado	1993	963,784,454	687,758,554	1,011,110,506	-	2,662,653,514	0	
Colorado	1994	1,030,999,407	895,579,411	1,063,105,936	-	2,989,684,754	0	
Colorado	1995	1,105,172,733	988,485,271	1,157,687,855	-	3,251,345,859	0	
Colorado	1996	1,140,336,981	788,299,041	1,223,491,697	-	3,152,127,719	0	
Colorado	1997	1,161,040,457	901,641,637	1,249,027,863	-	3,311,709,957	0	
Colorado	1998	1,187,254,176	1,117,339,967	1,284,019,308	-	3,588,613,451	0	
Colorado	1999	1,195,136,849	1,457,970,263	1,538,677,636	-	4,191,784,748	0	
Colorado	2000	1,532,738,790	1,252,265,769	1,661,069,947	-	4,446,074,506	0	
Colorado	2001	1,239,300,879	1,652,794,944	1,840,536,638	-	4,732,632,461	0	
Colorado	2002	1,304,495,820	2,245,509,671	1,853,776,788	-	5,403,782,279	0	
Colorado	2003	1,404,979,031	2,057,490,553	2,102,697,784	-	5,565,167,368	0	
Colorado	2004	1,461,151,703	1,939,972,242	2,298,669,662	-	5,699,793,607	0	
Colorado	2005	1,489,479,668	2,026,059,726	2,432,877,293	-	5,948,416,687	0	
Colorado	2006	1,587,281,819	2,158,883,056	2,683,256,306	-	6,429,421,181	0	
Colorado	2007	1,640,732,290	1,977,782,927	3,559,739,931	-	7,178,255,148	0	
Colorado	2008	1,689,623,832	2,747,988,136	3,889,919,140	-	8,327,531,108	0	
Connecticut	1988	1,088,101,087	814,138,809	2,007,923,266	1,056,248,596	4,966,411,758	0	
Connecticut	1989	1,150,185,716	924,054,498	2,357,785,708	917,855,756	5,349,881,678	0	
Connecticut	1990	1,224,476,571	1,396,613,823	2,605,274,310	904,765,983	6,131,130,687	0	
Connecticut	1991	1,259,496,517	868,623,997	2,080,101,981	798,555,349	5,006,777,844	0	
Connecticut	1992	1,263,353,236	1,013,246,298	1,900,074,462	620,598,543	4,797,272,539	0	
Connecticut	1993	1,379,972,689	802,506,092	1,763,174,845	537,714,964	4,483,368,590	0	
Connecticut	1994	1,601,094,600	1,467,073,952	1,752,533,368	1,773,874,230	6,594,576,150	0	
Connecticut	1995	1,584,649,056	1,600,898,074	2,067,627,222	671,136,066	5,924,310,418	0	
Connecticut	1996	1,638,095,187	1,215,287,036	1,635,755,629	520,507,398	5,009,645,250	0	
Connecticut	1997	1,550,476,848	1,517,374,403	1,343,566,612	473,221,338	4,884,639,201	0	
Connecticut	1998	1,718,180,622	1,306,572,294	1,663,892,131	(24,492,761)	4,664,152,286	0	
Connecticut	1999	1,598,661,952	1,852,264,435	1,816,115,978	691,544,953	5,958,587,318	0	
Connecticut	2000	1,694,456,096	2,293,919,836	1,960,756,971	568,895,089	6,518,027,992	0	
Connecticut	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)
Connecticut	2002	1,659,039,792	4,956,566,466	2,245,740,057	166,919,546	9,028,265,861	0	
Connecticut	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)
Connecticut	2004	1,816,689,372	5,334,295,148	2,812,657,380	352,670,408	10,316,312,308	727,248,019	UA 403b (A,L5.2+6.3)
Connecticut	2005	1,943,840,851	5,044,679,490	4,498,625,923	3,447,456,795	14,934,603,059	14,934,603,059	UA 403b (A,L5.2+6.3)
Connecticut	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)
Connecticut	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)
Connecticut	2008	2,055,376,551	6,380,098,907	4,962,655,584	389,986,992	13,788,118,034	127,841,650	UA 403b (A,L5.2+6.3)
Delaware	1988	268,677,160	200,351,054	123,852,673	-	592,880,887	0	
Delaware	1989	294,024,103	277,245,305	147,063,120	-	718,332,528	0	
Delaware	1990	279,345,372	428,678,579	159,149,269	-	867,173,220	0	
Delaware	1991	251,924,669	152,105,063	167,312,321	95,930,921	667,272,974	0	
Delaware	1992	300,680,060	166,194,571	179,825,527	119,591,410	766,291,568	0	
Delaware	1993	319,455,282	168,982,760	198,654,435	78,806,194	765,898,671	0	
Delaware	1994	428,382,476	523,220,061	205,453,787	213,997,835	1,371,054,159	0	
Delaware	1995	661,567,700	708,830,689	212,484,286	82,769,667	1,665,652,342	0	
Delaware	1996	549,255,118	655,937,573	224,620,626	41,489,322	1,471,302,639	0	
Delaware	1997	537,212,842	630,683,634	224,519,103	110,664,993	1,503,080,572	0	
Delaware	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)
Delaware	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)
Delaware	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)
Delaware	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)
Delaware	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)
Delaware	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)
Delaware	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)
Delaware	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)
Delaware	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)
Delaware	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)
Delaware	2008	1,025,017,351	1,910,162,221	933,158,813	369,698,279	4,238,036,664	879,400	UA 403b (A,L5.2+6.3)

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2008 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
District of Columbia	1988	-	-	-	-	0	0	0
	1989	-	-	-	-	0	0	0
	1990	-	-	-	-	0	0	0
	1991	217,338,412	180,130,467	510,479,203	-	907,948,082	0	0
	1992	210,556,219	229,032,964	532,295,059	-	971,884,242	0	0
	1993	207,127,514	164,168,075	555,080,312	-	926,375,901	0	0
	1994	236,776,873	174,802,375	589,711,121	-	1,001,290,369	0	0
	1995	234,349,983	198,810,580	627,674,026	-	1,060,834,589	0	0
	1996	416,473,837	153,864,229	616,338,520	-	1,186,676,586	0	0
	1997	263,347,768	380,001,823	578,124,488	-	1,221,474,079	0	0
	1998	292,761,053	180,723,360	691,258,384	-	1,164,742,797	0	0
	1999	249,107,368	372,749,297	739,288,811	-	1,361,145,476	0	0
	2000	266,914,407	190,477,399	810,659,448	-	1,268,051,254	0	0
	2001	258,847,716	249,653,429	750,560,040	-	1,259,061,185	0	0
	2002	276,884,688	485,283,204	877,958,136	-	1,640,126,028	0	0
	2003	311,849,706	490,061,992	901,468,918	-	1,703,380,616	0	0
	2004	305,373,489	389,560,861	930,139,944	-	1,625,074,294	0	0
2005	357,640,743	254,186,592	963,803,577	-	1,575,630,912	0	0	
2006	355,321,670	273,683,351	963,082,608	-	1,592,087,629	0	0	
2007	376,219,516	454,474,562	1,166,633,067	-	1,997,327,145	0	0	
2008	367,138,554	463,223,374	1,296,792,711	-	2,127,154,639	0	0	
Florida	1988	2,904,264,606	2,766,315,166	4,016,774,828	-	9,687,354,600	0	0
	1989	2,622,317,118	3,090,286,175	4,566,724,561	-	10,279,327,854	0	0
	1990	2,785,056,749	3,399,675,776	4,910,814,104	-	11,095,546,629	0	0
	1991	3,018,214,798	3,260,602,915	4,824,686,085	-	11,103,503,798	0	0
	1992	3,162,112,541	3,336,448,589	5,037,561,670	-	11,536,122,800	0	0
	1993	3,409,968,139	2,977,923,343	5,262,005,332	-	11,649,896,814	0	0
	1994	3,715,944,861	3,650,195,195	5,365,881,056	-	12,732,021,112	0	0
	1995	4,287,121,478	3,533,068,915	5,524,451,760	-	13,344,642,153	0	0
	1996	4,054,776,472	3,336,938,386	5,511,083,411	-	12,902,798,269	0	0
	1997	4,280,528,455	3,709,224,961	5,430,501,418	-	13,420,254,834	0	0
	1998	4,277,963,293	3,707,410,535	5,537,143,929	-	13,522,517,757	0	0
	1999	4,145,941,046	5,013,620,199	5,741,068,706	-	14,900,629,951	0	0
	2000	4,328,405,879	5,902,011,296	6,043,302,610	-	16,273,719,785	0	0
	2001	4,556,230,821	8,535,906,409	6,691,943,712	-	19,784,080,942	0	0
	2002	4,722,240,139	12,062,139,569	7,128,916,882	-	23,913,296,590	0	0
	2003	5,134,646,920	11,338,322,377	7,680,083,229	-	24,153,052,526	0	0
	2004	5,619,245,870	8,878,815,674	8,589,728,379	-	23,087,789,923	0	0
2005	5,896,022,804	7,607,281,653	9,941,072,388	-	23,444,376,845	0	0	
2006	6,477,413,628	8,236,527,265	10,959,160,794	-	25,673,101,687	0	0	
2007	6,737,841,562	9,503,241,605	14,723,125,905	-	30,964,209,072	0	0	
2008	6,902,676,520	13,498,259,765	15,399,410,273	-	35,800,346,558	0	0	
Georgia	1988	1,651,853,622	637,077,492	1,539,502,266	590,976,969	4,419,410,349	0	0
	1989	1,746,241,815	628,533,462	1,693,237,863	596,919,974	4,664,933,114	0	0
	1990	2,309,173,807	760,124,196	1,824,468,127	551,210,647	5,444,976,057	0	0
	1991	1,841,069,807	605,465,260	1,912,591,664	689,638,415	5,048,765,146	0	0
	1992	1,970,694,356	803,565,373	2,000,369,427	526,747,407	5,301,376,563	0	0
	1993	2,098,423,104	531,702,558	2,146,166,805	522,014,082	5,298,306,549	0	0
	1994	2,282,019,202	705,403,547	2,282,243,817	487,037,622	5,756,704,188	0	0
	1995	2,567,907,585	716,891,479	2,380,262,718	531,272,701	6,196,334,483	0	0
	1996	2,369,005,513	764,306,413	2,449,589,248	441,261,624	6,024,162,798	0	0
	1997	2,428,324,567	768,673,675	2,434,033,051	447,223,192	6,078,254,485	0	0
	1998	2,622,036,548	747,830,907	2,510,294,567	420,309,326	6,300,471,348	0	0
	1999	2,768,837,267	1,144,539,525	2,687,358,073	368,226,950	6,968,961,815	0	0
	2000	2,705,365,144	1,188,060,986	2,792,966,214	441,152,243	7,127,544,587	0	0
	2001	2,809,156,234	1,740,072,374	2,884,712,920	408,108,249	7,842,049,777	0	0
	2002	2,920,365,305	2,492,103,815	2,847,086,261	529,180,604	8,788,735,985	0	0
	2003	3,000,073,998	2,506,300,505	2,844,873,479	669,389,456	9,020,637,438	0	0
	2004	3,125,411,036	1,976,527,927	2,985,047,415	611,573,059	8,698,559,437	0	0
2005	3,263,007,134	1,960,725,744	3,209,940,917	644,182,010	9,077,855,805	0	0	
2006	3,505,771,048	2,099,956,017	3,741,417,739	647,129,014	9,994,273,818	0	0	
2007	3,582,468,504	2,129,925,976	4,402,674,249	614,422,918	10,729,491,647	0	0	
2008	3,702,644,975	3,044,225,771	4,891,949,987	809,438,239	12,448,258,972	0	0	
Hawaii	1988	292,686,064	222,200,416	119,228,811	-	634,115,291	0	0
	1989	271,467,846	293,377,869	125,767,114	-	690,612,829	0	0
	1990	307,921,019	385,024,538	130,123,595	-	823,069,152	0	0
	1991	339,685,365	291,514,770	138,284,159	-	769,484,294	0	0
	1992	350,257,420	308,282,152	148,633,372	-	807,172,944	0	0
	1993	352,932,662	256,075,180	153,389,324	-	762,397,166	0	0
	1994	376,354,138	387,647,554	157,065,300	-	921,066,992	0	0
	1995	459,545,008	384,824,639	158,199,562	-	1,002,569,209	0	0
	1996	413,233,413	489,260,313	175,717,710	-	1,078,211,436	0	0
	1997	446,611,937	357,280,503	175,447,406	-	979,339,846	0	0
	1998	413,901,881	413,338,303	170,690,538	-	997,930,722	0	0
	1999	437,280,519	438,396,889	182,601,407	-	1,058,278,815	0	0
	2000	514,076,764	567,135,516	201,211,269	-	1,282,423,549	0	0
	2001	393,712,531	624,528,133	208,532,835	-	1,226,773,499	0	0
	2002	474,929,610	829,282,949	224,955,478	-	1,529,168,037	0	0
	2003	521,909,669	797,316,118	234,767,150	0	1,553,992,937	0	0
	2004	469,416,393	704,378,484	250,783,994	0	1,424,578,871	0	0
2005	497,219,236	692,529,159	265,357,425	0	1,455,105,820	0	0	
2006	510,463,157	838,750,531	338,469,824	-	1,687,683,512	0	0	
2007	505,107,454	842,533,842	402,081,140	-	1,749,722,436	0	0	
2008	604,155,199	1,098,537,973	454,006,775	-	2,156,699,947	0	0	

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2008 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
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	2,107,579,304	0	
	2004	346,977,476	477,691,623	1,380,118,307	0	2,204,787,406	0	
	2005	360,890,133	519,455,789	1,410,076,974	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		
2008	417,886,894	600,625,736	1,908,888,744	-	2,927,401,374	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		
2008	5,313,073,725	6,343,390,548	15,801,869,753	1,219,036,294	28,677,370,320	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)	
2008	2,125,588,259	3,502,348,602	6,102,928,689	113,770,397	11,844,635,947	27,940,784	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		
2008	1,212,557,106	2,393,115,964	3,563,704,280	2,381,888,861	9,551,266,211	0		

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2008 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
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		
2008	1,043,494,903	1,449,898,398	3,128,095,209	-	5,621,488,510	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		
2008	1,257,367,964	1,833,788,112	1,553,840,626	-	4,644,996,702	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	
2008	1,756,605,827	2,821,474,355	3,387,327,704	-	7,965,407,886	162,579,444	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		
2008	378,249,617	748,592,595	934,417,918	-	2,061,260,130	0		

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2008 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
Maryland	1988	1,100,513,137	733,179,846	1,872,016,098	-	3,705,709,081	0	
	1989	1,145,229,975	921,665,068	1,988,481,174	-	4,055,376,217	0	
	1990	1,191,463,774	1,117,302,798	2,144,409,308	-	4,453,175,880	0	
	1991	1,263,365,695	1,005,736,364	1,745,723,567	-	4,014,825,626	0	
	1992	1,358,123,602	1,369,609,902	1,635,054,709	-	4,362,788,213	0	
	1993	1,358,348,908	1,012,867,979	1,659,545,557	-	4,030,762,444	0	
	1994	1,405,794,797	1,228,124,274	1,638,518,200	-	4,272,437,271	0	
	1995	1,517,772,500	1,209,099,674	1,645,912,453	-	4,372,784,627	0	
	1996	1,632,127,857	1,080,298,182	1,637,026,483	-	4,349,452,522	0	
	1997	1,588,575,292	1,024,473,490	1,734,491,700	-	4,347,540,482	0	
	1998	1,688,281,538	1,053,738,638	1,795,521,762	-	4,537,541,938	0	
	1999	1,552,397,622	1,349,985,708	1,935,957,228	-	4,838,340,558	0	
	2000	1,718,273,738	1,438,550,088	2,130,025,155	-	5,286,848,981	0	
	2001	1,703,241,352	2,078,864,778	2,254,660,723	-	6,036,766,853	0	
	2002	1,744,145,980	2,629,263,391	2,378,845,571	-	6,752,254,942	0	
	2003	1,870,965,444	3,097,895,350	2,439,223,032	0	7,408,083,826	0	
	2004	1,954,175,819	2,228,188,227	2,492,018,708	0	6,674,382,754	0	
	2005	1,965,492,865	2,274,841,052	2,688,549,704	0	6,928,883,621	0	
	2006	2,143,588,207	2,123,976,820	3,202,480,666	-	7,470,045,693	0	
	2007	2,204,212,801	2,403,527,601	3,773,154,488	-	8,380,894,890	0	
	2008	2,346,014,021	3,374,285,781	3,955,739,445	-	9,676,039,247	0	
Massachusetts	1988	1,495,903,361	1,449,017,699	1,099,039,902	-	4,043,960,962	0	
	1989	1,474,726,661	1,432,451,148	1,227,571,030	-	4,134,748,839	0	
	1990	1,540,835,162	2,036,694,415	1,262,552,408	-	4,840,081,985	0	
	1991	1,639,871,965	1,557,117,445	1,302,733,826	-	4,499,723,236	0	
	1992	1,795,643,916	1,468,916,213	1,284,972,004	-	4,549,532,133	0	
	1993	1,773,549,766	1,336,044,258	1,306,814,253	-	4,416,408,277	0	
	1994	1,952,761,854	1,683,031,581	1,351,159,104	-	4,986,952,539	0	
	1995	2,016,029,763	1,636,478,483	1,402,023,700	-	5,054,531,946	0	
	1996	2,126,058,141	1,685,437,475	1,421,531,435	-	5,233,027,051	0	
	1997	2,015,196,332	2,237,016,754	1,447,797,964	-	5,700,011,050	0	
	1998	2,178,082,597	2,045,636,611	1,461,570,316	-	5,685,289,524	0	
	1999	2,251,025,613	1,973,735,739	1,517,335,968	-	5,742,097,320	0	
	2000	2,317,918,323	2,356,065,929	1,564,452,794	-	6,238,437,046	0	
	2001	2,465,063,164	4,309,396,314	1,549,668,704	-	8,324,128,182	0	
	2002	2,394,220,913	5,838,753,349	1,572,629,131	-	9,805,603,393	0	
	2003	2,497,037,709	4,533,721,741	1,623,672,778	-	8,654,432,228	0	
	2004	2,609,697,872	3,606,044,777	1,721,880,477	-	7,937,623,126	0	
	2005	2,531,002,994	2,729,911,928	1,857,261,232	-	7,118,176,154	0	
	2006	2,741,722,639	3,119,107,409	2,222,285,352	-	8,083,115,400	0	
	2007	2,866,121,147	3,878,282,223	2,561,300,175	-	9,305,703,545	0	
	2008	2,862,374,744	4,933,584,934	2,813,788,101	-	10,609,747,779	0	
Michigan	1988	1,855,610,143	1,553,938,792	1,453,410,515	1,109,329,044	5,972,288,494	0	
	1989	1,857,049,022	1,735,316,639	1,545,578,978	1,163,623,048	6,301,567,687	0	
	1990	2,000,769,568	1,777,661,274	1,589,421,636	1,362,796,754	6,730,649,232	0	
	1991	2,210,053,550	1,668,950,527	1,581,154,698	1,384,626,158	6,844,784,933	0	
	1992	2,248,287,675	1,792,416,490	1,601,874,646	1,070,650,293	6,713,229,104	0	
	1993	2,485,353,453	1,736,664,084	1,604,167,301	867,041,942	6,693,226,780	0	
	1994	2,978,805,847	2,297,267,431	1,706,897,004	1,011,661,921	7,994,632,203	0	
	1995	2,918,346,470	2,171,776,437	1,859,132,636	1,022,581,380	7,971,836,923	0	
	1996	3,063,404,886	1,979,040,338	1,985,247,343	820,203,637	7,847,896,204	0	
	1997	3,007,994,700	1,957,958,270	2,034,634,179	627,329,550	7,627,916,699	0	
	1998	2,705,992,023	1,898,792,707	2,066,435,426	713,488,177	7,384,708,333	0	
	1999	2,763,504,926	2,594,015,398	2,216,388,274	966,991,661	8,540,900,259	0	
	2000	2,744,918,659	2,813,655,418	2,350,271,075	589,261,451	8,498,106,603	0	
	2001	2,887,372,556	3,677,775,868	2,519,311,845	610,006,815	9,694,467,084	0	
	2002	2,850,227,855	5,533,889,969	2,596,503,507	870,994,054	11,851,615,385	0	
	2003	2,963,186,613	5,222,886,535	2,869,234,562	673,768,879	11,729,076,589	0	
	2004	2,979,157,174	5,118,497,631	3,072,445,243	831,153,682	12,001,253,730	0	
	2005	3,108,986,092	3,484,001,258	3,247,417,326	863,608,289	10,704,012,965	0	
	2006	3,240,263,338	3,346,004,387	3,513,831,752	1,000,164,584	11,100,264,061	0	
	2007	3,378,928,574	5,199,853,673	3,625,761,777	204,765,259	12,409,309,283	32,267,065	UA 403b (A,L5.2+6.3)
	2008	3,398,242,792	6,971,365,843	3,735,958,190	181,782,106	14,287,348,931	74,124,946	UA 403b (A,L5.2+6.3)
Minnesota	1988	991,844,422	1,418,175,077	1,233,459,613	983,453,342	4,626,932,454	0	
	1989	968,227,631	1,294,142,928	1,350,007,713	1,215,429,982	4,827,808,254	0	
	1990	994,401,925	1,569,795,250	1,448,296,965	1,216,892,120	5,229,386,260	0	
	1991	1,064,724,119	1,424,229,703	1,519,551,252	1,338,071,746	5,346,576,820	0	
	1992	1,158,658,257	1,448,974,792	1,555,354,126	888,891,302	5,051,878,477	0	
	1993	1,284,114,347	1,140,639,810	1,559,418,881	834,483,520	4,818,656,558	0	
	1994	1,364,401,005	1,584,920,701	1,678,238,765	448,280,320	5,075,840,791	0	
	1995	1,382,653,488	1,654,876,679	1,694,532,847	433,050,125	5,165,113,139	0	
	1996	1,409,650,986	1,216,614,999	1,767,595,582	297,909,322	4,691,770,889	0	
	1997	1,391,785,466	1,345,345,297	1,835,812,601	268,445,977	4,841,389,341	0	
	1998	1,435,675,392	1,225,045,708	2,055,019,175	65,945,886	4,781,686,161	0	
	1999	1,446,767,351	1,594,298,274	2,349,723,395	336,956,565	5,727,745,585	0	
	2000	1,468,443,440	1,685,016,555	2,650,474,393	476,722,944	6,280,657,332	0	
	2001	1,489,895,293	2,312,407,536	2,644,246,213	(141,523,048)	6,305,025,994	0	
	2002	1,558,159,332	3,145,136,369	2,812,149,147	293,849,038	7,809,293,886	0	
	2003	1,733,966,356	2,587,566,336	2,776,652,838	379,280,123	7,477,465,653	0	
	2004	1,778,181,090	2,145,415,855	3,058,272,941	352,756,324	7,334,626,210	0	
	2005	1,868,080,318	1,774,289,630	3,379,656,672	735,902,246	7,757,928,866	0	
	2006	2,014,372,636	1,937,282,341	3,772,395,104	682,474,923	8,406,525,004	0	
	2007	2,342,853,339	2,183,826,216	5,381,282,507	516,033,798	10,423,995,860	0	
	2008	2,535,397,174	2,931,594,740	5,813,000,116	642,987,124	11,922,979,154	0	

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2008 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
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)
	2008	977,126,800	1,042,067,117	2,378,353,175	16,162,811	4,413,709,903	15,218,500	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	
	2008	2,190,546,307	3,723,154,933	6,053,273,728	-	11,966,974,968	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	568,719,317	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)
	2008	260,776,679	319,463,772	471,542,573	7,582,004	1,059,365,028	1,369,555	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	
	2008	783,140,776	1,104,225,894	2,159,142,526	-	4,046,509,196	0	



**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2008 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
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	
Nevada	2008	739,912,500	1,096,212,102	1,498,313,802	-	3,334,438,404	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 Hampshire	2008	471,342,822	795,665,312	1,037,783,684	261,653,876	2,566,445,694	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	3,175,155,311	2,682,124,713	4,157,029,058	491,233,902	10,505,542,985	0	
New Jersey	1996	2,999,224,712	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 Jersey	2008	4,338,367,211	7,272,418,925	9,853,696,947	846,436,484	22,310,919,567	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	
New Mexico	2008	504,550,468	556,534,610	1,295,299,338	-	2,356,384,416	0	

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1988 - 2008 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
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		
2008	8,891,375,084	14,798,276,605	15,717,395,126	1,701,438,893	41,108,485,708	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		
2008	3,578,435,894	4,701,898,477	8,283,868,055	642,489,200	17,206,691,626	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)	
2008	236,636,267	374,229,774	981,971,991	16,014,912	1,608,852,944	3,311,260	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		
2008	4,205,635,348	6,375,631,631	13,636,581,477	1,117,437,730	25,335,286,186	0		

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2008 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
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	
Oklahoma	2008	1,136,588,750	1,491,541,386	2,650,865,096	-	5,278,995,232	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	2,212,905,861	0	
Oregon	1992	596,415,790	812,673,520	627,877,935	281,849,324	2,318,816,569	0	
Oregon	1993	622,685,909	696,695,276	582,601,955	192,373,597	2,094,356,737	0	
Oregon	1994	697,121,068	925,325,110	569,074,748	152,049,491	2,343,570,417	0	
Oregon	1995	714,798,506	914,040,453	613,797,359	60,386,398	2,303,022,716	0	
Oregon	1996	755,357,432	715,264,307	654,376,965	62,180,671	2,187,179,375	0	
Oregon	1997	719,950,509	686,661,197	792,864,569	65,154,294	2,264,630,569	0	
Oregon	1998	720,826,519	550,848,286	960,047,164	56,616,238	2,288,338,207	0	
Oregon	1999	728,877,210	726,671,578	786,285,685	125,216,390	2,367,050,863	0	
Oregon	2000	743,282,612	893,636,452	909,940,157	73,526,876	2,620,386,097	0	
Oregon	2001	771,999,343	1,004,482,176	803,603,902	93,354,686	2,673,440,107	0	
Oregon	2002	790,911,199	1,332,585,909	848,558,514	848,558,514	3,023,239,133	0	
Oregon	2003	847,274,270	1,396,433,518	884,605,712	48,002,935	3,176,316,435	0	
Oregon	2004	880,003,563	1,274,161,437	987,967,712	38,304,389	3,180,437,101	0	
Oregon	2005	856,725,793	1,082,211,585	1,118,685,177	21,704,483	3,079,327,038	0	
Oregon	2006	928,149,167	1,099,881,946	1,346,163,921	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	
Oregon	2008	966,239,499	1,589,801,073	1,962,685,043	19,167,596	4,537,893,211	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	9,443,220,282	0	
Pennsylvania	1993	3,578,335,954	2,225,973,485	2,117,059,165	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	9,863,005,967	0	
Pennsylvania	1995	3,790,467,592	2,878,497,123	2,354,037,821	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	9,639,001,037	0	
Pennsylvania	1997	4,096,755,372	2,561,449,089	3,046,664,447	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	11,935,962,312	0	
Pennsylvania	1999	3,949,231,052	3,219,744,087	4,298,497,622	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	15,356,775,488	0	
Pennsylvania	2001	4,102,437,813	6,056,074,057	5,453,565,481	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	18,309,858,786	0	
Pennsylvania	2003	4,283,734,618	6,612,923,769	5,454,626,329	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	17,807,085,413	0	
Pennsylvania	2005	4,483,627,399	5,460,271,116	6,311,221,044	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	19,012,578,113	0	
Pennsylvania	2007	5,066,977,183	5,466,247,689	9,928,397,167	1,261,160,193	21,722,782,232	0	
Pennsylvania	2008	5,205,611,810	7,478,753,172	11,184,147,263	1,728,321,413	25,596,833,658	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	2,329,123,156	0	
Puerto Rico	2004	358,055,028	134,095,632	1,920,507,213	0	2,412,657,873	0	
Puerto Rico	2005	384,344,050	116,205,874	2,126,705,528	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	
Puerto Rico	2008	402,682,405	158,372,547	2,330,915,530	-	2,891,970,482	0	

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2008 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
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)
	2008	407,288,780	705,642,159	426,169,720	28,422,673	1,567,523,332	7,286,255	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	
	2008	1,646,066,616	2,242,256,879	3,805,257,119	-	7,693,580,614	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)
	2008	417,072,791	394,112,076	789,455,310	-	1,600,640,177	2,791,090	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 incld 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
	2008	2,278,400,961	3,335,856,406	5,569,394,754	-	11,183,652,121	239,720,744	A, L2, C2

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2008 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
Texas	1988	3,815,419,554	2,268,537,114	4,422,066,159	1,339,828,984	11,845,851,811	0	
Texas	1989	3,599,963,635	2,384,369,898	4,945,087,925	1,438,852,364	12,368,273,822	0	
Texas	1990	3,756,690,986	2,554,557,046	5,435,265,671	1,412,926,882	13,159,440,585	0	
Texas	1991	4,101,784,095	2,470,818,838	5,494,771,599	1,445,275,145	13,512,649,677	0	
Texas	1992	4,260,916,595	3,112,732,688	5,850,881,673	1,183,778,858	14,408,309,814	0	
Texas	1993	4,568,272,333	2,424,316,050	6,040,321,328	1,038,398,764	14,071,308,475	0	
Texas	1994	4,856,277,402	2,960,162,037	6,105,777,363	1,144,681,743	15,066,898,545	0	
Texas	1995	5,045,233,055	3,078,479,254	6,243,546,186	1,064,458,213	15,431,716,708	0	
Texas	1996	4,996,187,312	2,841,705,439	6,530,505,680	808,306,230	15,176,704,661	0	
Texas	1997	5,173,395,954	3,023,595,878	6,772,660,413	1,019,117,116	15,988,769,361	0	
Texas	1998	5,217,470,879	3,117,683,503	7,159,771,033	732,298,784	16,227,224,199	0	
Texas	1999	5,473,118,724	4,524,771,408	7,789,530,339	875,632,734	18,663,053,205	0	
Texas	2000	5,363,813,453	4,589,376,804	8,238,565,256	930,820,115	19,122,575,633	0	
Texas	2001	5,911,727,438	6,833,667,279	12,519,125,940	972,205,677	26,236,726,329	0	
Texas	2002	5,984,160,901	9,353,909,601	10,085,143,681	1,388,948,010	26,812,162,193	0	
Texas	2003	6,199,516,177	8,631,385,888	11,295,441,071	1,301,404,741	27,427,747,877	0	
Texas	2004	6,550,951,224	7,505,503,713	12,215,265,686	1,426,515,894	27,698,236,517	0	
Texas	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)
Texas	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)
Texas	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)
Texas	2008	7,814,055,699	12,056,332,025	18,897,688,295	258,789,568	39,026,865,587	176,873,118	UA 403b (A.L5.2+6.3)
Utah	1988	313,526,813	290,557,522	470,386,838	-	1,074,471,173	0	
Utah	1989	299,172,790	379,254,528	581,428,474	-	1,259,855,792	0	
Utah	1990	318,604,445	414,986,860	644,904,260	-	1,378,495,565	0	
Utah	1991	354,581,693	340,404,656	506,517,887	140,164,604	1,341,668,840	0	
Utah	1992	387,308,500	349,394,173	524,792,525	117,830,898	1,379,325,646	0	
Utah	1993	404,053,511	284,964,556	572,786,897	118,494,471	1,380,299,435	0	
Utah	1994	448,122,101	335,080,149	598,429,341	82,023,413	1,463,655,004	0	
Utah	1995	466,569,480	361,825,176	618,199,870	74,926,370	1,521,520,896	0	
Utah	1996	538,241,101	293,089,887	896,321,487	57,549,757	1,785,202,232	0	
Utah	1997	519,625,457	344,918,051	929,835,181	45,809,089	1,840,187,778	0	
Utah	1998	537,069,568	331,698,352	1,022,320,045	41,350,152	1,932,438,117	0	
Utah	1999	710,486,850	448,838,668	1,149,140,939	25,579,174	2,334,045,631	0	
Utah	2000	523,164,041	485,538,959	1,283,676,867	48,591,441	2,340,971,308	0	
Utah	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)
Utah	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)
Utah	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)
Utah	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)
Utah	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)
Utah	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)
Utah	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)
Utah	2008	957,444,360	1,136,870,003	2,630,663,601	20,685,600	4,745,663,564	2,552,146	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	
Vermont	1989	121,866,023	103,462,668	114,573,357	31,655,100	371,557,148	0	
Vermont	1990	125,284,028	129,964,173	121,889,421	30,348,856	407,486,478	0	
Vermont	1991	140,035,940	97,458,725	121,428,543	46,492,982	405,416,190	0	
Vermont	1992	144,127,741	101,249,949	110,744,720	36,425,854	392,548,264	0	
Vermont	1993	149,477,430	91,852,476	100,302,377	24,211,331	365,843,614	0	
Vermont	1994	148,603,072	120,243,180	100,735,266	25,504,706	395,086,224	0	
Vermont	1995	156,076,340	130,970,112	103,963,046	26,580,328	417,589,826	0	
Vermont	1996	157,634,026	107,804,469	125,040,436	5,126,379	395,605,310	0	
Vermont	1997	185,895,076	134,030,611	136,455,905	19,201,038	475,582,630	0	
Vermont	1998	203,025,510	147,820,152	145,892,884	35,091,296	531,829,842	0	
Vermont	1999	172,802,446	157,281,818	162,721,759	20,633,887	513,439,910	0	
Vermont	2000	157,480,327	167,531,791	176,952,104	14,182,348	516,146,570	0	
Vermont	2001	163,055,866	208,920,556	180,145,681	26,300,720	578,422,823	0	
Vermont	2002	170,834,571	283,646,412	191,392,830	8,116,588	653,990,401	0	
Vermont	2003	177,530,714	258,254,076	196,191,535	10,055,004	642,031,329	0	
Vermont	2004	186,017,356	268,779,890	206,948,324	12,025,335	673,770,905	0	
Vermont	2005	185,152,502	236,548,777	239,497,821	13,441,274	674,640,374	0	
Vermont	2006	199,520,573	247,475,120	284,171,600	22,308,478	753,475,771	0	
Vermont	2007	212,039,129	247,937,825	366,182,457	11,031,139	837,190,550	0	
Vermont	2008	218,058,285	349,485,954	379,046,576	5,983,365	952,574,180	0	
Virginia	1988	1,501,089,283	910,923,198	2,363,356,212	-	4,775,368,693	0	
Virginia	1989	1,543,941,404	1,049,042,899	2,657,188,303	-	5,250,172,606	0	
Virginia	1990	1,660,561,706	1,103,217,804	2,128,224,081	-	4,892,003,591	0	
Virginia	1991	1,729,816,670	945,263,271	2,250,538,034	-	4,925,617,975	0	
Virginia	1992	1,889,473,142	1,257,251,934	2,348,996,620	-	5,495,721,696	0	
Virginia	1993	1,907,656,659	1,126,828,951	2,519,918,117	-	5,554,403,727	0	
Virginia	1994	2,049,832,358	1,532,486,706	2,520,943,348	-	6,103,262,412	0	
Virginia	1995	2,190,692,461	1,400,792,149	2,639,522,810	-	6,231,007,420	0	
Virginia	1996	2,227,159,561	1,192,305,410	2,690,850,982	-	6,110,315,953	0	
Virginia	1997	2,183,619,207	1,364,423,874	2,716,987,365	-	6,265,030,446	0	
Virginia	1998	2,343,446,115	1,408,582,622	2,828,357,943	-	6,580,386,680	0	
Virginia	1999	2,290,594,933	2,028,097,258	3,086,655,463	-	7,405,347,654	0	
Virginia	2000	2,495,479,386	2,090,547,968	3,622,895,043	-	8,208,922,397	0	
Virginia	2001	2,395,872,565	2,486,863,710	3,788,332,286	-	8,671,068,561	0	
Virginia	2002	2,422,101,179	3,299,077,415	4,625,861,868	-	10,347,040,462	0	
Virginia	2003	2,556,657,303	3,079,248,641	5,035,520,945	-	10,671,426,889	0	
Virginia	2004	2,614,519,974	2,799,229,962	5,516,056,428	-	10,929,806,364	0	
Virginia	2005	2,686,824,082	2,409,315,752	5,989,332,444	-	11,085,472,278	0	
Virginia	2006	2,936,162,430	2,702,514,754	5,795,171,726	-	11,433,848,910	0	
Virginia	2007	2,991,698,548	2,668,467,549	6,636,005,822	-	12,296,171,919	0	
Virginia	2008	3,100,365,954	4,007,178,223	7,028,334,298	-	14,135,878,475	0	

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2008 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
Washington	1988	840,791,631	1,043,673,472	591,169,771	437,364,236	2,912,999,110	0	
Washington	1989	807,137,955	1,210,734,505	640,054,085	488,580,358	3,146,506,903	0	
Washington	1990	894,491,367	1,237,761,805	698,740,449	521,619,599	3,352,613,220	0	
Washington	1991	942,705,118	1,153,819,584	779,175,455	668,575,581	3,544,275,738	0	
Washington	1992	978,983,875	1,242,921,040	794,668,027	622,392,323	3,638,965,265	0	
Washington	1993	1,043,427,820	1,103,729,433	858,202,022	691,524,499	3,696,883,774	0	
Washington	1994	1,124,669,859	1,422,941,443	902,566,719	459,774,576	3,909,952,597	0	
Washington	1995	1,162,485,889	1,463,600,440	864,885,764	493,225,941	3,984,198,034	0	
Washington	1996	1,236,711,432	1,266,424,365	905,247,281	369,674,707	3,778,057,785	0	
Washington	1997	1,242,837,207	1,251,259,432	909,853,333	605,162,364	4,009,112,336	0	
Washington	1998	1,232,207,831	1,363,392,378	958,797,014	527,811,650	4,082,208,873	0	
Washington	1999	1,271,654,835	2,316,038,643	1,100,946,533	455,794,281	5,144,434,292	0	
Washington	2000	1,399,369,958	1,872,146,199	1,106,871,192	395,949,555	4,774,336,904	0	
Washington	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)
Washington	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)
Washington	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)
Washington	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)
Washington	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)
Washington	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)
Washington	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)
Washington	2008	1,731,890,072	2,950,403,754	2,668,272,497	79,422,446	7,429,988,769	54,436,032	UA 403b (A.L5.2+6.3)
West Virginia	1988	319,827,097	211,836,963	350,969,222	-	882,633,282	0	
West Virginia	1989	321,654,307	219,131,663	371,883,149	-	912,669,119	0	
West Virginia	1990	325,388,423	219,521,544	456,136,849	-	1,001,046,816	0	
West Virginia	1991	368,245,037	210,735,750	502,025,018	-	1,081,005,805	0	
West Virginia	1992	376,679,927	242,273,021	512,768,938	-	1,131,721,886	0	
West Virginia	1993	385,572,008	213,513,375	532,791,316	37,437,552	1,169,314,251	0	
West Virginia	1994	401,468,979	296,839,571	536,393,798	7,407,963	1,242,110,311	0	
West Virginia	1995	432,912,350	336,766,379	534,013,201	47,207,038	1,350,898,968	0	
West Virginia	1996	406,121,463	268,629,892	565,547,539	24,256,408	1,264,555,302	0	
West Virginia	1997	450,394,807	247,316,630	574,590,966	24,959,051	1,297,261,454	0	
West Virginia	1998	425,880,377	234,904,435	598,353,464	39,620,560	1,298,758,836	0	
West Virginia	1999	439,607,030	358,157,424	632,570,244	24,780,900	1,455,115,598	0	
West Virginia	2000	421,738,324	465,418,152	769,156,991	48,703,323	1,705,016,790	0	
West Virginia	2001	443,160,277	551,473,481	715,831,125	37,221,022	1,747,685,905	0	
West Virginia	2002	457,602,656	736,784,338	747,998,515	50,596,014	1,992,981,523	0	
West Virginia	2003	525,934,077	674,311,246	807,594,236	46,897,551	2,054,737,110	0	
West Virginia	2004	476,263,138	666,732,372	892,259,815	45,922,666	2,081,177,991	0	
West Virginia	2005	470,023,326	647,375,811	923,470,264	21,479,212	2,062,348,613	0	
West Virginia	2006	479,336,054	678,944,503	1,087,344,005	24,705,628	2,270,330,190	0	
West Virginia	2007	520,140,818	701,143,273	1,559,329,552	57,378,516	2,837,992,159	0	
West Virginia	2008	548,503,131	960,924,016	1,846,642,203	19,611,140	3,375,680,490	0	
Wisconsin	1988	983,454,251	1,187,279,276	1,120,812,622	-	3,291,546,149	0	
Wisconsin	1989	939,877,756	1,340,779,418	1,246,550,050	-	3,527,207,224	0	
Wisconsin	1990	982,868,253	1,455,954,371	1,381,928,234	-	3,820,750,858	0	
Wisconsin	1991	1,076,399,245	1,357,274,758	1,469,942,227	-	3,903,616,230	0	
Wisconsin	1992	1,135,747,271	1,301,215,747	1,571,640,097	-	4,008,603,115	0	
Wisconsin	1993	1,202,592,049	1,112,059,894	1,686,502,690	-	4,001,154,633	0	
Wisconsin	1994	1,268,795,868	1,319,815,450	1,745,011,167	-	4,333,622,485	0	
Wisconsin	1995	1,377,155,879	1,530,405,980	1,767,044,880	-	4,674,606,739	0	
Wisconsin	1996	1,388,187,363	1,123,817,700	2,117,462,093	-	4,629,467,156	0	
Wisconsin	1997	1,330,673,454	1,296,128,142	1,966,606,840	-	4,593,408,436	0	
Wisconsin	1998	1,666,545,855	1,359,800,366	2,701,101,642	-	5,727,447,863	0	
Wisconsin	1999	1,487,871,383	1,571,644,120	2,914,712,068	-	5,974,227,571	0	
Wisconsin	2000	1,430,064,071	1,770,580,874	3,222,048,692	-	6,422,693,637	0	
Wisconsin	2001	1,501,528,707	2,279,654,961	3,549,289,750	-	7,330,473,418	0	
Wisconsin	2002	1,444,948,195	3,123,055,348	3,713,329,481	-	8,281,333,024	0	
Wisconsin	2003	1,655,657,032	2,605,889,350	3,932,606,069	0	8,194,152,451	0	
Wisconsin	2004	1,730,265,571	2,325,831,748	4,064,383,321	0	8,120,480,640	0	
Wisconsin	2005	1,765,205,723	1,755,752,897	4,591,263,223	0	8,112,221,843	0	
Wisconsin	2006	1,861,350,986	2,269,001,472	4,529,139,294	-	8,659,491,752	0	
Wisconsin	2007	1,998,754,287	2,440,261,232	5,259,106,045	-	9,698,121,564	0	
Wisconsin	2008	1,979,623,601	3,356,157,996	5,451,118,842	-	10,786,900,439	0	
Wyoming	1988	97,626,321	94,368,976	85,482,029	-	277,477,326	0	
Wyoming	1989	90,923,902	84,285,866	90,453,608	-	265,663,376	0	
Wyoming	1990	90,058,438	93,698,389	97,798,492	-	281,555,319	0	
Wyoming	1991	96,951,799	81,766,219	99,883,708	-	278,601,726	0	
Wyoming	1992	105,896,069	82,392,605	112,094,162	-	300,382,836	0	
Wyoming	1993	110,151,591	66,544,761	123,196,590	-	299,892,942	0	
Wyoming	1994	120,563,305	82,776,199	127,681,818	-	331,021,322	0	
Wyoming	1995	128,258,372	91,755,805	125,844,578	-	345,858,755	0	
Wyoming	1996	144,853,471	64,293,629	139,762,212	-	348,909,312	0	
Wyoming	1997	132,336,804	73,610,903	137,395,545	-	343,343,252	0	
Wyoming	1998	133,370,742	65,128,698	147,217,331	-	345,716,771	0	
Wyoming	1999	132,820,331	84,199,803	164,599,319	-	381,619,453	0	
Wyoming	2000	134,954,407	36,964,454	279,127,327	-	451,046,188	0	
Wyoming	2001	140,089,330	119,654,633	307,424,423	-	567,168,386	0	
Wyoming	2002	161,370,610	177,390,092	328,364,747	-	667,125,449	0	
Wyoming	2003	158,450,513	160,053,167	358,083,018	0	676,586,698	0	
Wyoming	2004	159,012,531	134,792,266	387,015,674	0	680,820,471	0	
Wyoming	2005	167,391,676	145,690,563	427,144,071	0	740,226,310	0	
Wyoming	2006	182,910,524	153,648,989	418,980,204	-	755,539,717	0	
Wyoming	2007	180,717,209	149,039,649	462,168,616	-	791,925,474	0	
Wyoming	2008	191,747,893	224,541,275	499,628,794	-	915,917,962	0	

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2008 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
All States	1988	56,388,254,348	47,263,267,591	67,909,694,904	13,003,786,835	<b>184,565,003,678</b>	65,627,302	
	1989	55,236,476,397	51,478,466,586	72,068,971,823	13,398,723,461	<b>192,182,638,267</b>	83,207,030	
	1990	59,745,978,030	59,210,480,857	76,031,191,445	13,185,715,755	<b>208,173,366,087</b>	86,486,025	
	1991	63,124,415,917	54,110,160,997	77,211,223,791	15,049,158,581	<b>209,494,959,286</b>	101,244,119	
	1992	66,782,571,580	56,703,419,959	79,348,307,053	12,888,318,201	<b>215,722,616,793</b>	126,323,239	
	1993	71,523,564,638	48,902,588,001	82,280,654,795	12,195,899,332	<b>214,902,706,766</b>	116,194,692	
	1994	76,465,077,072	64,056,662,631	82,657,912,116	11,394,978,331	<b>234,574,630,150</b>	127,716,287	
	1995	81,386,026,586	65,051,449,590	88,302,485,204	10,670,395,993	<b>245,410,357,373</b>	147,261,114	
	1996	80,118,134,719	56,008,408,418	93,955,094,633	8,691,527,510	<b>238,773,165,280</b>	115,973,403	
	1997	81,291,968,089	60,690,697,981	95,865,833,782	9,343,241,569	<b>247,191,741,421</b>	131,079,061	
	1998	84,536,044,451	58,426,760,693	101,781,346,921	7,868,201,364	<b>252,612,353,429</b>	126,213,567	
	1999	83,270,387,788	78,982,290,908	110,138,309,203	10,556,342,192	<b>282,947,330,091</b>	156,700,755	
	2000	86,513,095,925	87,438,425,121	119,747,691,202	9,908,443,089	<b>303,607,655,337</b>	183,293,590	
	2001	86,584,179,826	119,908,161,439	127,080,474,825	8,805,598,828	<b>342,378,414,918</b>	209,532,372	
	2002	89,188,766,523	159,868,596,257	131,848,549,131	10,010,314,823	<b>390,916,226,734</b>	267,549,817	
	2003	93,464,790,691	144,026,904,375	141,196,916,058	9,954,299,225	<b>388,642,910,349</b>	363,445,310	
	2004	97,758,552,855	128,663,375,509	151,688,095,291	10,309,438,230	<b>388,419,461,885</b>	1,197,005,501	
	2005	99,468,894,303	115,827,633,886	169,255,920,540	14,193,384,899	<b>398,745,833,628</b>	466,169,096	
	2006	106,816,940,970	131,414,424,724	186,537,784,151	11,172,807,693	<b>435,941,957,538</b>	751,654,115	
2007	111,078,083,735	131,998,895,608	222,446,629,264	10,868,095,455	<b>476,391,704,062</b>	767,032,900		
2008	113,872,016,914	177,520,652,764	239,512,104,752	12,900,051,392	<b>543,804,825,822</b>	919,083,626		
<b>Grand Total</b>		<b>1,744,614,221,357</b>	<b>1,897,551,723,895</b>	<b>2,516,865,190,884</b>	<b>236,368,722,758</b>	<b>6,395,399,858,894</b>	<b>6,508,792,921</b>	

**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 August 15, 2009. 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*

<b>Assessment Limits/ Classes</b>	<b>Percent of Premium</b>	<b>Number of Classes</b>
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.)*

<b>Assessment Limits/ Classes</b>	<b>Percent of Premium</b>	<b>Number of Classes</b>
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
<b>Totals</b>	<b>46/52 set 2% limit</b>	<b>46/52 have 2 classes</b>

**State Laws and Provisions Report**

[ current as of August 15, 2009 ]

**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 year in which the insurer became an impaired or insolvent insurer.

### 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 with regard to an impaired or insolvent insurer.

## 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*

<b>Offset Amount</b>	<b>Yes, 20% Over 5 Yr's.</b>	<b>Yes (Other %)</b>	<b>No Provision</b>
Alabama	X		
Alaska			X
Arizona	X		
Arkansas	X		
California			X <sup>1</sup>
Colorado	X		
Connecticut	X		
Delaware	X		
DC		X	
Florida		X	
Georgia	X		
Hawaii	X		
Idaho	X		
Illinois			X <sup>2</sup>
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		

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

<sup>2</sup> 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	
<b>Total</b>	<b>34</b>	<b>11</b>	<b>7</b>



**State Laws and Provisions Report**

[ current as of August 15, 2009 ]

**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. **\*\*NOTE\*\*** In 2009, Oregon legislature passed bill with sunset provision for the tax offset beginning 1.1.16.

#### **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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