

November 21, 2005

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, 2004). Please review the comments at the beginning of each section for a clearer understanding of the data and the limitations inherent in these estimates.

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

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

Sincerely,



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

Enclosure

Overview

General Comments

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

- **Overview** – lists insolvencies by certain categories and contains summary totals for each category. Generally, these are multi-state cases in which NOLHGA was involved. Costs may include amounts needed to fund assumption reinsurance transactions, claims paid directly by guaranty associations, expenses incurred by NOLHGA and guaranty associations and assets actually received from estates. Note the following general classifications:

- ***Ongoing Funding Insolvencies***

The insolvencies listed reflect those for which an assumption reinsurance agreement has either been closed or is anticipated to close in the near future and Guaranty Association funding will be required for a number of years beyond year end 2005. **Please note Executive Life Insurance Company is the only insolvency currently included in this category.**

- ***Open Insolvencies***

The insolvencies listed are those that are still in an “open” status. These cases have no assumption reinsurance agreement which may have closed (or is not anticipated to close in the near future) or may have closed blocks of business which will be administered indefinitely by guaranty associations.

- ***Closed in 2005 Insolvencies***

This category lists those costs associated with assumption reinsurance agreements that have closed during 2005 or with outstanding claim benefits paid by Guaranty Associations in 2005.

- ***Closed Prior to 2005 Insolvencies***

This category lists those costs associated with assumption reinsurance agreements that have been closed prior to 2005 but the estate is still open. Guaranty associations may still incur costs related to covered obligations.

- ***Estates Closed***

This category lists those costs associated with estates that have had court orders issued to close the estate. No further costs or recoveries other than minor amounts are anticipated.

- ***Key Points***

Provides general comments related to specific insolvencies.

- **Anticipated Funding Schedules**

This section contains Anticipated Funding Schedules for certain insolvencies for which Guaranty Association funding occurs over a period of time extending beyond year-end 2005. **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.**

- **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 nor accuracy of the information shown herein. Inquiries about assessments should be directed to each individual state guaranty association.**

General Comments (continued)

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 -2004**

This section contains the Total Assessable Premiums for the period 1988 through 2004, 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.

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, 2005

	NAIC Code	Domicile	Rehabilitation Date	Liquidation Date	Closing Date	Estate Closing Date	Life	Allocated Annuity	A&H	Unallocated Annuity	Total Report 2005	Total Report 2004	Change
Overview "Ongoing Funding" Insolvencies													
Executive Life Ins. Co.	63010	CA	4/11/1991	12/6/1991	9/3/1993		1,155,913,980	1,662,196,756	0	32,141,682	2,850,252,419	2,807,298,941	42,953,478
Total "Ongoing Funding"							1,155,913,980	1,662,196,756	0	32,141,682	2,850,252,419	2,807,298,941	42,953,478
Overview "Open" Insolvencies													
Fidelity Mutual Life Ins. Co.	63304	PA	11/6/1992	no GA participation			1,130,723	113,819	0	27,990	1,272,532	1,272,532	0
Life & Health Ins. Co. of America	77887	PA	7/2/2004	4/1/2005			(111,622)	0	48,922,697	0	48,811,075	32,260,203	16,550,872
London Pacific Life & Annuity Co.	68934	NC	8/6/2002	9/30/2004	10/12/2004		0	129,661,875	0	0	129,661,875	123,510,862	6,151,012
Monarch Life Ins. Co.	66265	MA	6/9/1994				211,703	93,519	207,290	0	512,511	512,511	0
Old Southwest Life Ins. Co.	83631	AR	6/4/1999	in runoff				No Data Available		0	0	0	0
Old Standard Life Ins. Co.	88579	ID	3/2/2004					No Data Available		0	0	0	0
Old West Annuity & Life Ins. Co.	76791	AZ	3/2/2004					No Data Available		0	0	0	0
Reliance Ins. Co.	24457	PA	5/29/2001	10/3/2001	9/1/2005		0	0	10,305,006	0	10,305,006	5,666,567	4,638,439
States General Life Ins. Co.	69175	TX	1/14/2005	3/9/2005	7/1/2005		0	0	2,294,346	0	2,294,346	0	2,294,346
Western United Life Assurance Co.	77925	WA	3/2/2004					No Data Available		0	0	0	0
Total "Open"							1,230,803	129,869,212	61,729,339	27,990	192,857,345	163,222,675	29,634,669
Overview "Closed in 2005" Insolvencies													
None							0	0	0	0	0	0	0
Total "Closed in 2005"							0	0	0	0	0	0	0

Life		Assessments Called (Billed) or Refunded as of December 31, 2004				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
968,829,236	2,250,000	1,247,406,066	13,433,612	590,625	675,000	42,365,781	3,302,527
968,829,236	2,250,000	1,247,406,066	13,433,612	590,625	675,000	42,365,781	3,302,527
38,723	0	800	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	53,475,000	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	4,894,749	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
43,861	490	53,476,028	0	4,895,053	0	0	0
0	0	0	0	0	0	0	0

Estimated GA Costs

Estimated Net Costs as of September 30, 2005

Assessments Called (Billed) or Refunded as of December 31, 2004

	NAIC Code	Domicile	Rehabilitation Date	Liquidation Date	Estate Closing Date	Life	Allocated Annuity	A&H	Unallocated Annuity	Total Report 2005	Total Report 2004	Change
Overview "Closed Prior to 2005" Insolvencies												
American Chambers Life Ins. Co.	75914	OH	3/13/2000	5/8/2000	claim runoff	79,855	0	61,305,332	0	61,385,187	56,957,976	4,427,211
American Integrity Ins. Co.	10197	PA		6/25/1993	6/1/1994	0	0	74,679,781	0	74,679,781	74,660,793	18,988
American Standard Life & Accident Ins. Co.	63452	OK	2/22/1991	9/22/1998	9/22/1998	7,543,668	426,620	418,336	0	8,388,624	8,382,842	5,782
American Western Life Ins. Co.	60917	UT	1/1/1997	8/28/1997	claim runoff	22,136	0	4,266,788	0	4,288,924	4,274,915	14,009
AMS Life Ins. Co.	86142	AZ	3/27/1992	9/3/1992	multiple	1,473,637	32,494,044	328,890	0	34,296,572	34,296,572	0
Andrew Jackson Life Ins. Co.	60968	MS	2/10/1992	3/26/1993	8/27/1993	29,446,539	7,645,590	95,589	0	37,187,718	37,176,199	11,519
Centennial Life Ins. Co.	61654	KS	2/4/1998	5/27/1998	various	15,763	0	910,419	0	926,182	925,603	579
Confederation Life Ins. & Annuity Co. (CLIAC)	99384	GA	9/1/1994		10/2/1995	No GA Fund R	0	0	0	0	0	0
Confederation Life Ins. Co. (CLIC)	80667	MI	8/12/1994	8/12/1994	multiple	902	2,196	(0)	9,261	12,359	(0)	12,359
Consumers United Ins. Co.	62278	DE	2/9/1993	5/5/1994	2/15/1995	1,101,993	7,548,598	6,491,538	0	15,142,129	19,125,559	(3,983,430)
Corporate Life Ins. Co.	74705	PA	8/24/1988	2/15/1994	1/31/1996	2,596,577	216,242,914	563,528	0	219,403,019	219,403,019	0
Diamond Benefits Life Ins. Co./LACOP	74969	AZ	12/19/1988	2/28/1992	11/30/1992	0	16,885,560	0	0	16,876,823	16,876,823	8,738
EBL Life Ins. Co.	87033	PA		4/7/1994	11/30/1994	12,650,796	4,812,305	0	0	17,463,100	17,463,100	0
Family Guaranty Life Ins. Co.	75302	MS	5/10/1999	6/29/1999	12/9/1999	24,798,949	0	0	0	24,798,949	24,771,807	27,142
Farmers and Ranchers Life Ins. Co.	63185	OK	5/12/1999	1/14/2000	1/21/2000	4,679,478	4,435,245	0	0	9,114,723	9,103,258	11,465
Fidelity Bankers Life Ins. Co.	63266	VA	5/13/1991	9/29/1992	6/12/1993	274,051	14,146,262	0	0	14,420,313	14,420,313	0
First National Life Ins. Co. of America	63525	MS	5/10/1999	6/29/1999	12/9/1999	6,779,331	60,747,994	0	0	67,527,325	67,450,731	76,593
Franklin American Life Ins. Co.	68489	TN	5/11/1999	10/26/1999	7/6/2000	9,568,560	3,151,980	0	0	12,720,540	12,657,602	62,938
Franklin Protective Life Ins. Co.	98655	MS	5/10/1999	6/29/1999	12/9/1999	14,277,327	4,345,158	0	0	18,622,485	18,600,549	21,936
International Financial Services Life Ins. Co.	64084	MO	5/12/1999	11/30/1999	12/9/1999	5,822,352	3,458,439	0	0	9,280,791	9,267,750	13,041
Investment Life Ins. Co. of America	76015	NC	8/31/1992	4/2/1993	9/6/1994	3,976,806	13,279,421	16,134	0	17,272,361	17,143,017	129,344
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
Kentucky Central Life Ins. Co.	65188	KY	2/12/1993	8/18/1994	5/31/1995	6,849,007	1,779,932	0	0	8,628,939	8,532,907	96,032
Legion Ins. Co.	24422	PA	3/28/2002	7/28/2003	claim runoff	0	0	4,031,137	0	4,031,137	2,697,927	1,333,210
Midwest Life Ins. Co.	66060	LA	6/26/1991	8/26/1991	6/1/1992	886,255	32,005,142	82,706	0	32,974,103	32,912,269	61,834
National Affiliated Investors Life Ins. Co.	69370	LA	6/7/1999	4/26/2000	7/7/2000	2,274,200	229,019	18,383	0	2,521,603	2,511,576	10,027
National Heritage Life Ins. Co.	97284	DE	5/25/1994	11/21/1995	7/2/1996	6,788,309	181,555,868	0	0	188,344,177	188,328,597	15,581
Old Colony Life Ins. Co.	65161	GA	5/21/1992	6/30/1994	10/20/1994	585,896	11,834,043	0	0	12,419,940	12,416,326	3,613
Summit National Life Ins. Co.	71080	PA	5/6/1994	11/1/1994	11/30/1994	27,282,400	15,241,379	73,031	0	42,596,810	42,650,420	(53,610)
Universe Life Ins. Co.	70181	ID	3/5/1996	12/4/1998	10/29/1999	0	0	8,597,959	0	8,597,959	8,594,180	3,779
Villanova Ins. Co.	19577	PA	3/28/2002	7/28/2003	claim runoff	0	0	256,160	0	256,160	250,518	5,642
Total "Closed Prior to 2005"						169,774,789	651,894,596	162,135,711	9,261	983,814,357	981,480,036	2,334,321

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
253,143	3,500	0	0	57,321,953	446,500	0	0
9,517	129,780	0	0	85,880,467	22,377,358	0	0
6,085,994	5,137,181	0	107,000	1,268,945	508,131	0	0
0	0	0	0	1,804,218	8,000	0	0
16,923,089	3,335,675	43,543,264	37,278,359	1,310,907	1,400,000	17,751,046	2,304,384
28,735,867	0	10,977,686	50,403	0	0	3,735,647	0
793,564	582,323	100,000	50,000	19,544,517	10,680,928	0	0
0	0	0	0	0	0	0	0
14,427,198	10,306,025	42,263,418	21,404,584	895,082	795,103	103,025,723	70,953,889
958,212	235,729	5,072,355	175,537	12,052,209	2,909,345	75,738	4
94,012,513	0	76,061,564	0	250,000	0	67,153,313	0
176,802	238	5,957,495	765,000	12,004,070	3,768	0	0
32,000,000	0	0	0	0	0	0	0
13,800,320	0	4,950,590	0	0	0	1,518,800	0
7,965,000	0	885,000	0	0	0	0	0
839,543	30	2,123,356	20	330,078	0	35,000	0
18,270,153	420,750	18,925,424	4,250	0	0	0	0
1,234,685	0	89,000	0	0	0	0	0
5,854,173	0	2,082,992	0	52,921	0	0	0
4,493,880	0	277,880	0	152,528	0	0	0
5,163,688	190,278	17,846,770	665,731	0	0	0	0
27,611,280	20,999,761	22,525,117	11,243,274	11,732,231	11,500,000	0	0
122,652,794	80,476,979	12,686,276	6,404,086	141,544	138,990	126,375	0
0	0	0	0	400,000	0	0	0
3,798,558	1,244,000	75,129,284	10,553,609	4,535,768	459,073	0	0
1,144,992	0	35,389	0	606,622	0	0	0
13,267,750	228,148	236,271,567	18,226,888	0	0	2,585,649	0
1,182,974	28,654	13,047,076	1,163,006	53,013	0	189,473	54,655
71,046,715	15,931,325	31,672,495	7,099,030	79,818	82,737	0	0
122,316	718	0	0	7,042,981	35,192	0	0
0	0	0	0	400,000	0	0	0
492,824,720	139,251,094	622,523,998	115,190,778	217,859,872	51,345,125	196,196,764	73,312,932

Estimated GA Costs

Estimated Net Costs as of September 30, 2005

	NAIC Code	Domicile	Rehabilitation Date	Liquidation Date	Estate Closing Date	Life	Allocated Annuity	A&H	Unallocated Annuity	Total Report 2005	Total Report 2004	Change	
Overview "Estate Closed" Insolvencies													
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
American Educators Life Ins. Co.	60356	AL	12/2/1993	8/11/1994	9/30/1994	2/20/2002	227,421	4,589,002	109,735	0	4,926,157	4,926,157	0
American Life Assurance Corp.	88161	AL	2/25/1997	5/30/1997	3/13/1998	6/15/2004	(233,951)	847,304	4,435,648	0	5,049,000	5,022,845	26,155
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	13,848,358	1,466
Coastal States Life Ins. Co.	61980	GA	1/24/1996	10/1/1996	11/8/1996	9/17/2004	48,003	16,273,660	0	0	16,321,664	16,317,790	3,873
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
First Capital Life Ins. Co.	65447	CA	5/14/1991		claim runoff	7/2/2002	48,718	4,548	0	0	53,266	53,266	0
First National Life Ins. Co.	63517	AL	10/4/1996	8/5/1997	claim runoff	12/17/2002	0	0	227,653	0	227,653	227,653	0
George Washington Life Ins. Co.	63770	WV	9/5/1990	6/3/1991	multiple	1/21/2005	1,313,242	76,405	380,919	0	1,770,565	3,881,909	(2,111,344)
Guarantee Security Life Ins. Co.	84271	FL	8/12/1991	12/2/1992	4/13/1993	7/29/2005	22,790,556	84,147,620	0	0	106,938,176	118,919,868	(11,981,692)
Inter-American Ins. Co. of Illinois	67210	IL	10/25/1991	12/23/1991	4/13/1993	9/16/2003	71,851,897	17,935,480	0	17,982,987	107,770,364	107,770,027	337
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
Mid-Continent Life Ins. Co.	66001	OK	5/23/1997	no GA participation		7/1/2002	366,322	1,432	406	0	368,160	368,160	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)	(1,572,946)	1,291
Mutual Security Life Ins. Co.	66400	IN	10/5/1990	12/6/1991	multiple	7/29/2005	3,122,266	11,262,539	(6,419,760)	4,783,371	12,748,416	14,671,036	(1,922,619)
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	13,144,828	1,584
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
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
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
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
Statesman National Life Ins. Co.	69183	TX	2/8/1999	5/15/1999	6/18/1999	12/22/2003	0	0	4,551,557	0	4,551,557	4,546,849	4,708
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
Underwriters Life Ins. Co.	88188	SD	11/2/1990	1/27/1991	10/31/1992	12/14/1998	0	0	8,106,994	0	8,106,994	8,106,994	0
Unison International Life Ins. Co.	68055	OK	9/25/1992	2/12/1993	8/27/1993	11/8/2002	3,370,050	10,144,818	4,183	0	13,519,051	13,519,051	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
Total "Estate Closed"							208,567,137	175,583,859	25,129,979	22,631,664	431,912,639	447,888,879	(15,976,240)
Grand Total							1,535,486,709	2,619,544,424	248,995,029	54,810,597	4,458,836,759	4,399,890,532	58,946,227

Life		Assessments Called (Billed) or Refunded as of December 31, 2004				Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Allocated Annuity		A&H		Assessments	
Called (i.e. Billed)	Refunded	Called (i.e. Billed)	Assessments Refunded	Called (i.e. Billed)	Assessments Refunded	Called (i.e. Billed)	Assessments Refunded
2,800,000	0	568,170	0	13,000	0	0	0
19,024	0	284,983	1,409	7,000	0	0	0
10,971	0	0	0	148,029	0	0	0
70,714	13,827	0	0	17,454,254	2,401,606	0	0
340,667	0	17,248,265	65,197	0	0	0	0
11,271,909	1,041,272	1,401,485	0	122,000	0	0	0
611,924	17,671	712,595	2,463	10	0	0	0
0	0	0	0	192,196	0	0	0
5,231,876	2,043,956	214,664	138,871	13,338,293	5,033,998	0	0
64,466,999	8,128,036	166,503,464	18,115,889	0	0	3,440,799	50,716
90,059,188	22,971,923	35,146,103	17,297,980	4,032,883	638,187	41,826,413	15,482,766
0	0	0	0	0	0	0	0
9,571	0	0	0	0	0	0	0
113,928,847	73,036,344	16,270,649	12,186,634	4,132,289	4,811,086	2,139,524	1,755,253
53,434,308	14,449,355	117,647,747	16,746,972	3,972,146	1,747,149	96,890	0
576,171	119,724	24,433,384	3,012,480	1,785,577	1,113,760	0	0
88,482,480	2,815,049	20,683	18,000	449	5	0	0
1,985,301	0	3,071,552	0	35,000	0	0	0
19,125,582	1,317,039	14,801,323	110,440	30,659	3,117	0	0
97,500	0	0	0	15,000	0	0	0
645,876	131,960	0	0	11,548,200	1,635,636	0	0
80,000	54,000	0	0	20,000	24,000	0	0
136,845	48,177	514,100	0	7,083,431	1,323,799	0	0
12,164,294	4,196,953	9,791,604	1,492,980	81,022	0	0	0
57,000	0	0	0	0	0	0	0
465,607,047	130,385,287	408,630,771	69,189,315	64,011,438	18,732,343	47,503,626	17,288,735
1,927,304,864	271,886,871	2,332,036,863	197,813,706	287,356,988	70,752,468	286,066,171	93,904,194

	Estimated Net Costs as of September 30, 2005					Assessments Called (Billed) or Refunded as of December 31, 2004							
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total	Life		Allocated Annuity		A&H		Unallocated Annuity	
						Called (i.e. Billed)	Assessments Refunded	Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama	18,038,857	33,226,033	3,382,463	0	54,647,352	22,368,855	0	33,937,732	0	2,060,000	0	0	0
Alaska	514,150	4,769,203	113,537	(512)	5,396,379	2,041,223	454,500	5,369,368	333,181	253,415	56,000	2,428,923	29
Arizona	29,766,394	50,685,023	8,161,311	0	88,612,729	38,214,894	0	38,206,946	0	13,235,267	0	0	0
Arkansas	12,938,258	9,185,533	3,020,956	53,000	25,197,747	24,841,095	0	0	0	6,375,777	0	0	0
California	286,417,410	462,695,085	13,492,215	0	762,604,710	268,833,165	38,365,000	373,846,236	17,623,000	20,293,800	9,250,000	0	0
Colorado	1,955,171	10,059,170	6,356,797	0	18,371,138	9,443,296	0	18,651,236	1,070,000	7,724,592	2,641,002	0	0
Connecticut	37,049	104,400	19,673	(1,120)	160,002	4,633,000	4,154,158	3,712,000	3,421,902	0	0	1,445,000	1,444,994
Delaware	4,761,963	18,070,061	1,778,360	335,039	24,945,423	7,876,303	0	16,525,910	0	2,435,000	0	984,787	0
Dist. of Columbia	207,184	656,368	(304)	0	863,249	582,500	265,000	1,651,500	1,000,000	630,000	230,000	0	0
Florida	118,230,843	224,806,543	21,914,312	5,731	364,957,429	125,602,575	0	224,779,838	142,450	11,200,000	0	0	0
Georgia	29,784,451	35,014,670	15,825,141	2,427,514	83,051,775	43,275,908	0	44,189,138	584,662	4,683,986	64,528	5,870,582	(32,978)
Hawaii	27,093,635	37,273,049	97,052	0	64,463,735	47,538,543	21,042,109	41,818,128	15,586,534	11,882,875	11,503,683	0	0
Idaho	8,721,733	10,530,647	1,106,140	0	20,358,520	11,714,705	2,699,795	9,940,276	0	950,135	0	0	0
Illinois	105,598,336	153,798,584	19,211,349	8,936,514	287,544,783	149,525,470	34,545,218	167,766,258	61,754,491	26,040,000	10,945,861	85,503,566	41,780,122
Indiana	24,389,185	58,700,389	4,792,347	4,768,139	92,650,060	29,600,051	5,000,000	74,412,620	0	7,709,164	0	0	0
Iowa	18,576,521	34,503,641	1,688,805	40,612	54,809,577	17,259,122	0	34,814,908	0	1,795,360	0	1,280,000	0
Kansas	25,396,322	18,488,510	1,647,069	0	45,531,901	21,036,000	0	19,115,000	0	500,000	0	0	0
Kentucky	16,975,657	25,339,500	1,870,868	0	44,185,575	33,804,175	15,572,328	22,481,386	4,334,688	1,954,518	1,053,336	0	0
Louisiana	6,812,333	7,635,433	8,894,007	0	23,341,773	7,823,269	0	13,672,748	0	15,025,030	0	0	0
Maine	700,472	582,214	158,026	62,897	1,503,609	2,172,639	0	1,159,361	0	175,000	0	0	0
Maryland	20,743,375	27,071,241	1,613,776	5,717,021	55,145,414	35,277,287	0	28,592,121	0	1,700,000	0	0	0
Massachusetts	44,075,066	44,230,568	4,331,864	0	92,637,497	39,415,000	1,750,000	32,091,000	700,000	5,456,000	675,000	0	0
Michigan	11,055,754	49,860,609	549,518	3,303,300	64,769,183	23,920,700	11,593,847	70,299,300	10,100,034	0	0	34,158,333	29,297,170
Minnesota	18,201,228	60,093,681	342,571	2,516,152	81,153,632	24,063,000	2,030,000	120,079,500	20,522,000	418,500	0	5,700,000	0
Mississippi	70,367,385	24,443,833	11,739,530	95,364	106,646,112	50,334,095	14,626	20,172,670	0	15,534,678	30,041	6,850,139	0
Missouri	60,908,624	38,954,166	10,037,201	29,058	109,929,049	52,031,922	0	37,285,110	0	8,479,499	0	0	0
Montana	4,728,291	6,052,769	2,132,790	0	12,913,849	8,060,287	0	7,723,955	0	739,840	0	0	0
Nebraska	12,768,022	16,495,951	816,392	0	30,080,364	11,938,351	532,785	16,775,339	293,315	5,083,700	5,700,000	0	0
Nevada	12,862,526	9,328,462	1,103,308	0	23,294,296	12,261,327	0	7,970,485	337,000	1,839,600	178,000	0	0
New Hampshire	603,877	424,439	202,625	606,579	1,837,519	2,025,042	563,123	1,769,200	996,376	210,000	0	0	0
New Jersey	38,876,819	50,418,510	1,296,523	4,599,803	95,191,655	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	5,439,753	9,989,334	1,270,187	0	16,699,273	4,744,597	120,000	5,350,925	0	367,765	0	0	0
New York	(1,980)	(228,750)	(91,280)	(6,578)	(328,588)	91,500,000	54,000,000	0	0	0	0	0	0
North Carolina	45,924,403	85,634,305	1,730,164	224,067	133,512,940	43,327,467	5,382,000	87,747,533	14,751,500	2,310,000	0	0	0
North Dakota	4,630,357	7,144,613	4,555,698	29,335	16,360,003	4,999,898	0	7,668,336	0	3,238,692	924,599	104,738	0
Ohio	39,023,478	58,215,851	8,860,870	2,349,579	108,449,777	39,300,000	0	53,745,000	0	5,865,000	0	7,875,000	0
Oklahoma	21,577,713	36,903,489	6,602,984	0	65,084,185	30,919,843	9,962,600	27,543,738	4,565,400	12,410,550	4,061,000	0	0
Oregon	18,136,895	19,713,768	1,700,172	0	39,550,834	19,068,901	0	20,140,366	0	1,688,644	0	0	0
Pennsylvania	71,921,422	392,800,698	12,475,619	1,545,920	478,743,660	155,432,407	0	232,347,862	0	2,553,470	0	100,058,938	0
Puerto Rico	563,668	491,034	(7,212)	0	1,047,490	622,778	0	387,497	0	108,788	0	0	0
Rhode Island	3,472,710	21,184,230	145,564	0	24,802,503	2,844,837	0	16,281,497	0	428,700	0	0	0
South Carolina	22,854,964	31,124,912	2,376,487	0	56,356,363	18,329,843	0	22,723,306	0	600,000	0	0	0
South Dakota	7,565,986	4,818,376	5,372,448	0	17,756,810	10,700,802	3,424,511	7,530,701	2,698,921	4,091,897	1,475,000	0	0
Tennessee	40,429,865	34,837,485	5,633,334	0	80,900,685	32,793,000	0	41,502,000	0	5,116,000	0	0	0
Texas	119,894,219	206,069,918	30,887,096	14,630,547	371,481,780	179,461,803	28,313,523	118,293,069	12,755,204	52,313,796	16,016,672	0	0
Utah	9,245,348	8,230,979	357,628	248,813	18,172,767	16,380,549	7,669,846	12,034,100	4,124,184	1,603,796	0	3,050,000	4,549,252
Vermont	86,651	176,563	54,147	(3,802)	313,558	428,664	0	519,856	0	177,500	0	0	0
Virginia	15,390,928	33,639,574	2,041,985	0	51,072,488	23,488,697	6,619,339	32,867,690	9,388,016	2,958,086	1,787,431	0	0
Washington	39,501,580	74,919,775	13,311,001	2,216,643	129,948,999	50,895,000	8,417,032	57,614,613	210,019	10,575,000	201,730	7,600,000	5,000,000
West Virginia	3,437,679	7,813,304	928,063	0	12,179,046	6,668,408	3,366,143	9,604,699	3,671,771	4,392,781	3,807,546	51,813	0
Wisconsin	30,204,272	56,531,516	2,228,052	80,982	89,044,822	32,700,000	0	39,050,000	0	0	0	0	0
Wyoming	4,079,908	5,945,616	850,773	0	10,876,298	4,338,084	0	7,339,821	0	845,787	0	0	0
Other	1	0	15,026	0	15,027	0	0	0	0	0	0	0	0
Total	1,535,486,709	2,619,544,424	248,995,029	54,810,597	4,458,836,759	1,927,304,864	271,886,871	2,332,036,863	197,813,706	287,356,988	70,752,468	286,066,171	93,904,194

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

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		
Alabama	11,308,303	21,215,449	0	0	32,523,752	Executive Life Ins. Co.	2,850,252,419
Alaska	428,866	4,489,009	0	0	4,917,875		
Arizona	23,898,433	31,580,738	0	0	55,479,171	Total	2,850,252,419
Arkansas	10,168,077	6,033,829	0	52,996	16,254,902	Per state breakdown	2,850,252,419
California	265,065,869	432,715,057	0	0	697,780,927		0
Colorado	0	0	0	0	0		
Connecticut	0	0	0	0	0		
Delaware	3,627,718	3,952,521	0	102,879	7,683,119		
Dist. of Columbia	0	0	0	0	0		
Florida	96,440,019	103,183,677	0	0	199,623,695		
Georgia	25,331,876	23,210,235	0	2,312,890	50,855,001		
Hawaii	25,643,497	16,463,046	0	0	42,106,543		
Idaho	7,342,219	7,963,444	0	0	15,305,663		
Illinois	73,720,695	102,400,003	0	6,509,864	182,630,562		
Indiana	14,240,102	26,187,844	0	13,232	40,441,179		
Iowa	12,598,060	20,815,723	0	40,593	33,454,375		
Kansas	23,593,611	10,370,323	0	0	33,963,934		
Kentucky	12,663,062	21,947,621	0	0	34,610,682		
Louisiana	0	0	0	0	0		
Maine	0	0	0	0	0		
Maryland	17,534,469	19,652,074	0	5,716,588	42,903,131		
Massachusetts	40,179,103	40,999,405	0	0	81,178,508		
Michigan	(1,157)	0	0	(75,491)	(76,647)		
Minnesota	13,797,573	34,065,587	0	10,539	47,873,698		
Mississippi	18,578,558	5,530,443	0	95,292	24,204,292		
Missouri	55,565,421	24,685,274	0	0	80,250,694		
Montana	3,435,829	3,562,753	0	0	6,998,582		
Nebraska	9,954,066	6,723,651	0	0	16,677,717		
Nevada	11,825,064	7,012,536	0	0	18,837,600		
New Hampshire	0	0	0	0	0		
New Jersey	20,286,139	48,936,379	0	1,135,871	70,358,388		
New Mexico	4,211,153	7,742,237	0	0	11,953,390		
New York	0	0	0	0	0		
North Carolina	29,942,148	64,845,866	0	0	94,788,014		
North Dakota	3,136,147	4,772,086	0	29,335	7,937,567		
Ohio	27,628,936	35,717,463	0	1,859,210	65,205,608		
Oklahoma	10,647,379	17,726,276	0	0	28,373,655		
Oregon	14,931,363	16,577,552	0	0	31,508,914		
Pennsylvania	44,119,094	163,308,726	0	0	207,427,820		
Puerto Rico	512,177	491,026	0	0	1,003,203		
Rhode Island	3,104,719	20,931,056	0	0	24,035,774		
South Carolina	16,358,249	21,027,762	0	0	37,386,011		
South Dakota	6,445,627	2,717,931	0	0	9,163,558		
Tennessee	23,838,912	15,279,370	0	0	39,118,281		
Texas	104,372,426	129,519,965	0	11,795,359	245,687,750		
Utah	8,124,082	6,606,647	0	245,289	14,976,019		
Vermont	0	0	0	0	0		
Virginia	9,900,367	18,994,422	0	0	28,894,789		
Washington	32,130,684	56,415,046	0	2,216,256	90,761,986		
West Virginia	1,688,807	3,462,805	0	0	5,151,612		
Wisconsin	14,566,390	48,926,912	0	80,982	63,574,284		
Wyoming	3,029,849	3,436,989	0	0	6,466,838		
Other	0	0	0	0	0		
Total	1,155,913,980	1,662,196,756	0	32,141,682	2,850,252,419		
State Breakdown Not Available							
None							
Total	1,155,913,980	1,662,196,756	0	32,141,682	2,850,252,419		

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		
Alabama	21,468	598,717	795,515	0	1,415,701	Fidelity Mutual Life Ins. Co.	1,272,532
Alaska	613	19,472	(833)	0	19,251	Life & Health Ins. Co. of America	48,811,075
Arizona	10,749	1,741,971	2,921,342	0	4,674,061	London Pacific Life & Annuity Co.	129,661,875
Arkansas	19,212	662,447	241,710	0	923,369	Monarch Life Ins. Co.	512,511
California	116,688	15,213,803	496,589	0	15,827,080	Old Southwest Life Ins. Co.	0
Colorado	21,456	2,537,357	384,126	0	2,942,939	Old Standard Life Ins. Co.	0
Connecticut	18,056	1,699	22,480	0	42,236	Old West Annuity & Life Ins. Co.	0
Delaware	11,152	209,019	29,092	0	249,262	Reliance Ins. Co.	10,305,006
Dist. of Columbia	5,259	58,852	5,626	0	69,736	States General Life Ins. Co.	2,294,346
Florida	87,460	9,293,219	10,339,011	0	19,719,691	Western United Life Assurance Co.	0
Georgia	7,732	1,949,867	11,654,816	1,191	13,613,605		
Hawaii	1,342	118,605	134,847	0	254,795	Total	192,857,345
Idaho	963	170,349	59,782	0	231,094	Per state breakdown	192,857,345
Illinois	69,919	2,971,738	3,043,076	360	6,085,093		0
Indiana	20,352	7,267,373	288,663	0	7,576,389		
Iowa	4,547	1,428,392	7,938	0	1,440,877		
Kansas	7,794	1,002,987	643,698	0	1,654,479		
Kentucky	25,105	653,519	183,284	0	861,907		
Louisiana	2,184	288,835	1,640,507	0	1,931,526		
Maine	7,631	5,899	3,218	0	16,749		
Maryland	33,147	532,940	473,835	0	1,039,921		
Massachusetts	79,020	19,603	74,222	0	172,845		
Michigan	30,447	8,027,191	324,697	746	8,383,081		
Minnesota	8,963	3,433,511	31,181	0	3,473,655		
Mississippi	(777)	228,549	1,096,991	0	1,324,763		
Missouri	8,246	766,310	3,645,887	0	4,420,443		
Montana	10,022	69,774	62,493	0	142,289		
Nebraska	3,351	1,533,539	8,021	0	1,544,911		
Nevada	3,318	818,766	169,779	0	991,864		
New Hampshire	10,927	681	883	0	12,491		
New Jersey	82,339	9,721	40,998	2,630	135,687		
New Mexico	3,104	180,751	640,723	0	824,578		
New York	92,761	24,349	39,642	2,618	159,370		
North Carolina	31,046	7,457,299	549,652	3,357	8,041,355		
North Dakota	253	127,863	2,020,569	0	2,148,685		
Ohio	35,319	6,943,116	943,516	3,689	7,925,640		
Oklahoma	6,672	7,212,004	624,245	0	7,842,921		
Oregon	5,661	245,556	23,782	0	274,998		
Pennsylvania	154,150	4,509,966	11,394,848	13,401	16,072,365		
Puerto Rico	461	14	14	0	489		
Rhode Island	10,182	679	142,346	0	153,207		
South Carolina	15,518	485,732	1,113,003	0	1,614,252		
South Dakota	1,019	361	2,402,907	0	2,404,287		
Tennessee	48,665	267,813	1,271,026	0	1,587,504		
Texas	33,551	20,128,432	1,296,161	0	21,458,144		
Utah	2,157	333,331	9,208	0	344,696		
Vermont	1,987	108	34,952	0	37,047		
Virginia	27,581	2,904,585	102,343	0	3,034,509		
Washington	18,168	9,871,399	101,145	0	9,990,712		
West Virginia	3,882	1,671,845	129,368	0	1,805,095		
Wisconsin	9,731	5,804,377	66,445	0	5,880,553		
Wyoming	250	64,931	(34)	0	65,147		
Other	0	0	0	0	0		
Total	1,230,803	129,869,212	61,729,339	27,990	192,857,345		
State Breakdown Not Available							
Old Southwest Life Ins. Co.			No Data Available				
Old Standard Life Ins. Co.			No Data Available				
Old West Annuity & Life Ins. Co.			No Data Available				
Western United Life Assurance Co.			No Data Available				
Total	1,230,803	129,869,212	61,729,339	27,990	192,857,345		

	Allocated		Unallocated		Total		
	Life	Annuity	A&H	Annuity			
Alabama					0		
Alaska					0	Total	0
Arizona					0	Per state breakdown	0
Arkansas					0		0
California					0		
Colorado					0		
Connecticut					0		
Delaware					0		
Dist. of Columbia					0		
Florida					0		
Georgia					0		
Hawaii					0		
Idaho					0		
Illinois					0		
Indiana					0		
Iowa					0		
Kansas					0		
Kentucky					0		
Louisiana					0		
Maine					0		
Maryland					0		
Massachusetts					0		
Michigan					0		
Minnesota					0		
Mississippi					0		
Missouri					0		
Montana					0		
Nebraska					0		
Nevada					0		
New Hampshire					0		
New Jersey					0		
New Mexico					0		
New York					0		
North Carolina					0		
North Dakota					0		
Ohio					0		
Oklahoma					0		
Oregon					0		
Pennsylvania					0		
Puerto Rico					0		
Rhode Island					0		
South Carolina					0		
South Dakota					0		
Tennessee					0		
Texas					0		
Utah					0		
Vermont					0		
Virginia					0		
Washington					0		
West Virginia					0		
Wisconsin					0		
Wyoming					0		
Other					0		
Total	0	0	0	0	0	0	0
	State Breakdown Not Available						
None							
Total	0	0	0	0	0	0	0

	Allocated			Unallocated		Company	Total
	Life	Annuity	A&H	Annuity	Total		
Alabama	2,357,946	4,116,769	1,749,573	0	8,224,288	American Chambers Life Ins. Co.	61,385,187
Alaska	16,221	41,905	114,370	0	172,496	American Integrity Ins. Co.	74,679,781
Arizona	1,949,924	13,680,624	4,948,510	0	20,579,058	American Standard Life & Accident Ins. Co.	8,388,624
Arkansas	1,671,418	1,498,151	2,294,893	6	5,464,468	American Western Life Ins. Co.	4,288,924
California	4,108,679	6,991,873	12,827,573	0	23,928,124	AMS Life Ins. Co.	34,296,572
Colorado	1,720,483	4,337,948	5,913,189	0	11,971,621	Andrew Jackson Life Ins. Co.	37,187,718
Connecticut	49,857	193,089	(2,808)	105	240,244	Centennial Life Ins. Co.	926,182
Delaware	825,789	13,418,157	1,748,869	0	15,992,816	Confederation Life Ins. & Annuity Co. (CLIAC)	0
Dist. of Columbia	200,429	597,516	(6,628)	0	791,317	Confederation Life Ins. Co. (CLIC)	12,359
Florida	7,331,491	88,387,074	6,973,735	0	102,692,300	Consumers United Ins. Co.	15,142,129
Georgia	2,131,284	7,704,800	1,338,927	387	11,175,399	Corporate Life Ins. Co.	219,403,019
Hawaii	89,510	20,414,912	(37,796)	0	20,466,627	Diamond Benefits Life Ins. Co./LACOP	16,885,560
Idaho	583,837	1,038,256	1,019,967	0	2,642,060	EBL Life Ins. Co.	17,463,100
Illinois	3,724,555	36,459,928	16,036,160	1,706	56,222,350	Family Guaranty Life Ins. Co.	24,798,949
Indiana	2,422,049	14,498,699	4,445,208	136	21,366,091	Farmers and Ranchers Life Ins. Co.	9,114,723
Iowa	1,116,994	8,881,815	1,676,964	19	11,675,792	Fidelity Bankers Life Ins. Co.	14,420,313
Kansas	448,705	3,963,429	1,012,777	0	5,424,911	First National Life Ins. Co. of America	67,527,325
Kentucky	1,920,417	1,583,484	1,147,864	0	4,651,766	Franklin American Life Ins. Co.	12,720,540
Louisiana	6,173,940	5,977,012	1,770,400	0	13,921,352	Franklin Protective Life Ins. Co.	18,622,485
Maine	84,217	219,562	154,787	0	458,567	International Financial Services Life Ins. Co.	9,280,791
Maryland	1,752,597	4,356,938	1,168,076	433	7,278,045	Investment Life Ins. Co. of America	17,272,361
Massachusetts	143,247	144,097	4,258,745	0	4,546,089	Investors Equity Life Ins. Co. of HI, LTD	19,626,888
Michigan	1,436,501	32,849,609	109,852	1,627	34,397,589	Kentucky Central Life Ins. Co.	8,628,939
Minnesota	2,144,638	18,208,747	305,589	422	20,659,397	Legion Ins. Co.	4,031,137
Mississippi	51,193,024	17,768,460	10,458,329	72	79,419,885	Midwest Life Ins. Co.	32,974,103
Missouri	2,919,244	8,359,473	6,267,383	0	17,546,101	National Affiliated Investors Life Ins. Co.	2,521,603
Montana	412,335	1,870,470	2,052,219	0	4,335,024	National Heritage Life Ins. Co.	188,344,177
Nebraska	678,498	5,713,556	4,129,053	0	10,521,107	Old Colony Life Ins. Co.	12,419,940
Nevada	616,405	767,034	570,019	0	1,953,459	Summit National Life Ins. Co.	42,596,810
New Hampshire	56,689	321,306	201,792	0	579,787	Universe Life Ins. Co.	8,597,959
New Jersey	(7,080)	208,236	1,251,498	707	1,453,362	Villanova Ins. Co.	256,160
New Mexico	523,517	1,169,902	549,158	0	2,242,577		
New York	(0)	0	(132,406)	0	(132,406)	Total	983,814,357
North Carolina	11,462,062	8,174,144	1,176,513	766	20,813,484	Per state breakdown	983,814,357
North Dakota	523,660	1,223,776	2,526,895	0	4,274,331		0
Ohio	1,123,443	2,493,179	7,811,220	246	11,428,088		
Oklahoma	6,417,420	7,598,463	5,124,311	0	19,140,194		
Oregon	967,096	1,013,927	1,607,136	0	3,588,159		
Pennsylvania	16,974,286	216,599,799	1,073,286	1,860	234,649,231		
Puerto Rico	0	6	(7,226)	0	(7,220)		
Rhode Island	15,689	235,158	3,218	0	254,064		
South Carolina	3,913,949	8,192,543	1,254,749	0	13,361,240		
South Dakota	171,432	1,448,702	2,908,975	0	4,529,109		
Tennessee	14,015,465	18,190,319	4,298,848	0	36,504,633		
Texas	6,766,036	45,022,815	19,258,301	396	71,047,547		
Utah	256,228	618,245	296,615	214	1,171,302		
Vermont	12,773	35,255	19,194	0	67,222		
Virginia	2,833,719	7,549,151	1,892,203	0	12,275,073		
Washington	2,362,878	2,772,869	13,040,117	159	18,176,023		
West Virginia	719,218	2,321,390	565,119	0	3,605,727		
Wisconsin	364,677	1,067,583	2,158,663	0	3,590,922		
Wyoming	77,395	1,594,440	796,705	0	2,468,540		
Other	1	0	15,026	0	15,027		
Total	169,774,789	651,894,596	162,135,711	9,261	983,814,357		
State Breakdown Not Available							
None							
Total	169,774,789	651,894,596	162,135,711	9,261	983,814,357		

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		
Alabama	4,351,139	7,295,097	837,375	0	12,483,611	Alabama Life Ins. Co.	3,310,751
Alaska	68,451	218,818	0	(512)	286,757	American Educators Life Ins. Co.	4,926,157
Arizona	3,907,288	3,681,691	291,460	0	7,880,438	American Life Assurance Corp.	5,049,000
Arkansas	1,079,551	991,107	484,353	(2)	2,555,008	Bankers Commercial Life Ins. Co.	13,849,825
California	17,126,174	7,774,352	168,053	0	25,068,579	Coastal States Life Ins. Co.	16,321,664
Colorado	213,231	3,183,865	59,481	0	3,456,578	Consolidated National Life Ins. Co.	8,852,916
Connecticut	(30,864)	(90,388)	0	(1,225)	(122,477)	First Capital Life Ins. Co.	53,266
Delaware	297,303	490,364	399	232,160	1,020,227	First National Life Ins. Co.	227,653
Dist. of Columbia	1,497	0	699	0	2,196	George Washington Life Ins. Co.	1,770,565
Florida	14,371,873	23,942,573	4,601,567	5,731	42,921,744	Guarantee Security Life Ins. Co.	106,938,176
Georgia	2,313,559	2,149,766	2,831,398	113,047	7,407,770	Inter-American Ins. Co. of Illinois	107,770,364
Hawaii	1,359,285	276,486	0	0	1,635,771	Life Assurance Co. of Pennsylvania	0
Idaho	794,714	1,358,599	26,391	0	2,179,703	Mid-Continent Life Ins. Co.	368,160
Illinois	28,083,166	11,966,915	132,113	2,424,584	42,606,778	Mutual Benefit Life Ins. Co.	(1,571,656)
Indiana	7,706,682	10,746,472	58,476	4,754,771	23,266,402	Mutual Security Life Ins. Co.	12,748,416
Iowa	4,856,921	3,377,711	3,902	0	8,238,534	National American Life Ins. Co of PA	13,146,413
Kansas	1,346,212	3,151,771	(9,406)	0	4,488,578	New Jersey Life Ins. Co.	81,850,531
Kentucky	2,367,074	1,154,426	539,720	0	4,061,220	Old Faithful Life Ins. Co.	1,474,118
Louisiana	636,209	1,369,586	5,483,101	0	7,488,895	Pacific Standard Life Ins. Co.	28,433,272
Maine	608,624	356,753	20	62,897	1,028,294	Settlers Life Ins. Co.	127,565
Maryland	1,423,162	2,529,290	(28,135)	0	3,924,317	Statesman National Life Ins. Co.	4,551,557
Massachusetts	3,673,696	3,067,463	(1,103)	0	6,740,055	Supreme Life Ins. Co. of America	44,824
Michigan	9,589,963	8,983,810	114,969	3,376,418	22,065,160	Underwriters Life Ins. Co.	8,106,994
Minnesota	2,250,055	4,385,836	5,800	2,505,191	9,146,883	Unison International Life Ins. Co.	13,519,051
Mississippi	596,581	916,382	184,210	0	1,697,172	United Republic Life Ins. Co.	43,058
Missouri	2,415,713	5,143,110	123,931	29,058	7,711,811		
Montana	870,104	549,773	18,077	0	1,437,954	Total	431,912,639
Nebraska	2,132,107	2,525,205	(3,320,683)	0	1,336,628	Per state breakdown	431,912,639
Nevada	417,738	730,125	363,509	0	1,511,373		0
New Hampshire	536,261	102,452	(50)	606,579	1,245,241		
New Jersey	18,515,422	1,264,174	4,027	3,460,596	23,244,218		
New Mexico	701,979	896,443	80,306	0	1,678,728		
New York	(94,741)	(253,099)	1,484	(9,196)	(355,552)		
North Carolina	4,489,147	5,156,997	3,999	219,944	9,870,087		
North Dakota	970,297	1,020,888	8,234	0	1,999,419		
Ohio	10,235,779	13,062,094	106,134	486,434	23,890,441		
Oklahoma	4,506,241	4,366,746	854,428	0	9,727,415		
Oregon	2,232,775	1,876,733	69,254	0	4,178,762		
Pennsylvania	10,673,892	8,382,207	7,485	1,530,659	20,594,243		
Puerto Rico	51,030	(13)	0	0	51,018		
Rhode Island	342,121	17,337	0	0	359,458		
South Carolina	2,567,249	1,418,875	8,735	0	3,994,859		
South Dakota	947,908	651,382	60,566	0	1,659,856		
Tennessee	2,526,823	1,099,983	63,460	0	3,690,266		
Texas	8,722,206	11,398,706	10,332,634	2,834,792	33,288,338		
Utah	862,880	762,755	51,805	3,310	1,680,750		
Vermont	71,891	141,200	0	(3,802)	209,289		
Virginia	2,629,260	4,191,417	47,439	0	6,868,116		
Washington	4,989,851	5,860,461	169,739	229	11,020,279		
West Virginia	1,025,772	357,264	233,576	0	1,616,612		
Wisconsin	15,263,474	732,644	2,944	0	15,999,063		
Wyoming	972,414	849,256	54,102	0	1,875,772		
Other	0	0	0	0	0		
Total	208,567,137	175,583,859	25,129,979	22,631,664	431,912,639		
		State Breakdown Not Available					
Life Assurance Co. of Pennsylvania		Included in Diamond Benefits					
Total	208,567,137	175,583,859	25,129,979	22,631,664	431,912,639		

KEY POINTS

Key Points to Consider

KEY NOTES ON ALL INSOLVENCIES:

- NOLHGA expenses are incurred as of September 30, 2005. 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 nor accuracy of the information shown herein. Any such inquiries should be directed to each individual state guaranty association.**
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Ongoing Funding Insolvencies

This section contains estimated costs by insolvency, by state, by line. The insolvencies listed include those which require Guaranty Association funding beyond year-end 2005.

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 2005. 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 2005.

Guaranty Associations opt to defease with a one-time defeasance payment in 2006 of approximately \$665 million, representing the estimated present value of future obligations otherwise due in 2006 and beyond. The reader should note that the Guaranty Association may extend the payment period beyond 2006 and continue to make annual installment payments until all covered obligations are satisfied.

Discount rates used were approximately 4.52% for all remaining obligations.

Other comments pertinent to the estimates include:

The estimates are net of approximately \$305 million received between 1995 and 2005 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 2005 and allocated NOLHGA costs through September 30, 2005. The estimates exclude future Aurora administrative costs and allocated NOLHGA costs.

Executive Life Insurance Company (continued)

The estimates include actual and projected costs related to Article 22 and 23 of the Enhancement Agreement. While there are no arrangements currently in place to defease such obligations, the estimates assume that the present value of such costs is paid in 2006.

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 - 2005

Bullet payment paid June 1998

Either:

- Defeasance payment due May 2006 (as reflected in the attached schedule), or
- On-going installment payments well beyond 2006, due April of each year.

OPEN INSOLVENCIES

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

Fidelity Mutual Life Insurance Company

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

Life & Health Insurance Company of America

Total costs reflect expenses incurred by GA's and NOLHGA, estimated reserves for business yet to be sold and assumption costs for minor block of life business sold.

London Pacific Life & Annuity Company

Primary business allocated annuity with small life block. Costs represent expenses incurred by GA's and NOLHGA along with costs associated with the disposition of the annuity business via an exchange transaction. 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 the remaining covered account value associated with these policies which have not yet surrendered.

Monarch Life Insurance Company

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

Old Southwest Life Insurance Company

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

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

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.

CLOSED IN 2005 INSOLVENCIES

This section lists those costs associated with assumption reinsurance agreements that have closed during 2005 or with outstanding claim benefits paid by Guaranty Associations in 2005.

No cases.

CLOSED PRIOR TO 2005 INSOLVENCIES

This section lists those costs associated with assumption agreements which have been closed prior to 2005. 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. Increase from prior year result of additional claims funded by GA's along with expenses incurred.

American Integrity Insurance Company

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

American Standard Life & Accident Insurance Company

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

American Western Life Insurance Company

Placed into liquidation 8/97. Costs include claims paid directly by Guaranty Associations.

AMS Life Insurance Company

Business sold: Closings: 9/3/92, 11/9/93.

Andrew Jackson Life Insurance Company

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

Centennial Life Insurance Company

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

Confederation Life Insurance Company – U.S. Branch

No further guaranty association costs anticipated.

Confederation Life Insurance & Annuity Company

No Guaranty Association funding required in assumption reinsurance transaction.

Consumers United Insurance Company

Business sold: Closing 2/15/95. Decrease from prior year result of estate distribution.

Corporate Life Insurance Company

Business sold: Closing 1/31/96

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.

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 estate asset distribution.

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.

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.

Investment Life Insurance Company of America

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

Investors Equity Life Insurance Company of Hawaii, LTD

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

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.

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.

Midwest Life Insurance Company

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

National Affiliated Investors Life Insurance Company

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

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.

Business sold: Closing 7/2/96.

Old Colony Life Insurance Company

Business sold: Closing 10/20/94, all business transferred.

Summit National Life Insurance Company

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

Universe Life Insurance Company

Company placed into liquidation late 1998. Business sold Oct. 99.

Villanova Insurance Company

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

ESTATES CLOSED

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

Alabama Life Insurance Company

Affiliated with American Educators and Consolidated National.

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

American Educators Life Insurance Company

Affiliated with Alabama Life and Consolidated National.

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

The American Life Assurance Company

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

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.

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.

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.

Decrease from prior year result of estate distribution.

Guarantee Security Life Insurance Company

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

Inter-American Insurance Company of Illinois

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

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.

Mid-Continent Life Insurance Company

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

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. Decrease from prior year result of asset distribution from estate.

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 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

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.

Statesman National Life Insurance Company

Costs reflect sale of business via assumption reinsurance. All business sold. Decrease from prior year result of final estate asset distribution. Guaranty associations will continue to receive quarterly dividends as part of agreement to close estate.

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

ALL AMOUNTS IN THE ENCLOSED REPORTS ARE SHOWN IN WHOLE DOLLARS

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

ANTICIPATED FUNDING SCHEDULES

Anticipated Funding Schedules

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

- Executive Life Insurance Company

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

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

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

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

ALL AMOUNTS IN THE ENCLOSED REPORTS ARE SHOWN IN WHOLE DOLLARS

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

Total All Lines																
State	Apr+June 1992	Jan 1993	Jan+Apr +Oct 1994	April 1995	April 1996	April 1997	Apr+May +Jun 1998	1999	2000	2001	2002	2003	2004	2005	Est Future 2006	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	771,921	833,922	766,945	7,819,296	32,687,070
Alaska	438,140	0	370,076	44,882	(902,319)	321,504	2,464,875	126,906	154,957	152,456	(42,688)	143,246	153,863	141,759	1,468,491	5,036,149
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	57,414	66,548	18,392	12,031,022	55,747,606
Arkansas	474,262	0	1,411,306	642,134	569,137	705,835	5,833,496	454,755	337,265	402,345	428,368	388,975	416,288	383,510	3,897,080	16,344,756
California	18,710,796	0	64,001,665	46,270,342	45,341,695	25,184,461	242,597,617	16,053,738	15,237,268	15,941,556	12,378,204	15,133,751	16,173,490	14,874,048	153,023,660	700,922,291
Colorado	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
Delaware	473,295	0	503,812	254,030	379,338	150,913	2,854,867	223,580	167,525	195,659	146,053	190,879	190,146	184,010	1,863,773	7,777,881
District of Columbia	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	8,626,997	73,610,171	5,306,274	4,460,072	5,019,916	5,587,568	4,861,097	5,191,009	4,741,452	48,568,967	200,948,833
Georgia	2,521,857	0	891,566	3,863,099	1,489,015	2,266,975	19,764,340	1,341,365	1,011,306	1,238,618	1,494,225	1,215,075	1,255,878	1,161,412	11,818,528	51,333,258
Hawaii	1,338,635	0	1,926,142	2,975,669	1,270,222	1,966,070	15,555,853	1,112,141	975,938	1,031,289	973,584	1,008,083	1,072,650	993,761	10,187,239	42,387,275
Idaho	430,101	0	1,417,635	331,701	422,974	649,436	5,659,766	404,674	342,630	376,320	517,361	376,698	400,077	360,152	3,709,656	15,399,180
Illinois	5,424,717	0	15,198,791	6,082,312	5,610,887	9,240,876	69,299,026	4,726,096	3,958,122	4,408,524	4,623,601	4,300,142	4,550,361	4,112,241	42,093,667	183,629,364
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	986,638	1,042,194	969,494	9,919,281	40,682,084
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	796,828	851,597	798,327	8,040,507	33,643,267
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	812,213	861,981	796,139	8,140,339	34,169,259
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	849,311	874,206	815,644	8,369,229	34,813,359
Louisiana	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
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	902,925	959,117	883,559	9,014,361	43,010,317
Massachusetts	2,822,144	0	7,143,953	2,126,433	2,437,722	3,630,463	29,962,594	2,111,279	1,911,213	2,044,556	1,939,688	1,953,795	2,060,776	1,928,203	19,681,733	81,754,552
Michigan	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	1,182,838	1,236,822	1,133,235	11,563,612	48,192,613
Mississippi	759,574	0	896,290	2,135,820	1,011,323	1,101,256	8,499,264	724,545	620,366	620,366	582,075	592,005	624,205	573,054	5,776,216	24,336,694
Missouri	1,318,799	0	4,311,701	6,163,610	2,921,350	3,390,735	28,170,794	1,980,581	1,799,578	1,908,249	3,554,178	1,895,074	2,031,325	1,875,272	19,170,520	80,491,765
Montana	210,004	0	668,346	375,010	219,468	201,140	2,298,695	265,066	95,654	171,834	322,109	172,514	173,183	167,069	1,699,364	7,039,455
Nebraska	539,756	0	673,673	1,396,174	546,403	757,162	6,071,819	500,796	323,060	416,316	345,700	387,791	423,599	393,621	4,005,909	16,781,479
Nevada	534,137	0	883,611	1,703,673	513,203	730,351	7,013,276	471,458	431,933	462,930	437,073	428,361	472,060	429,444	4,438,522	18,950,032
New Hampshire	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	1,678,752	1,794,154	1,655,269	16,856,032	70,488,001
New Mexico	416,406	0	471,755	811,150	344,088	641,654	4,237,704	341,762	269,058	288,915	440,159	291,637	299,259	283,141	2,904,600	12,041,287
New York	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	35,275,194	2,455,205	2,206,064	2,346,701	2,294,519	2,287,252	2,434,480	2,236,148	22,915,369	95,315,667
North Dakota	252,494	0	715,283	265,777	229,572	245,315	3,053,073	208,365	167,186	197,918	253,070	184,013	194,540	177,999	1,846,133	7,990,737
Ohio	1,968,935	0	5,613,105	2,764,476	2,349,514	3,070,532	24,073,524	1,701,623	1,381,152	1,561,006	1,533,571	1,466,962	1,596,958	1,468,004	15,015,523	65,564,684
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	721,133	744,129	701,449	7,017,991	28,496,876
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	751,620	777,359	745,514	7,545,931	31,679,749
Pennsylvania	6,182,640	0	9,094,330	15,053,324	4,335,003	8,836,016	78,862,072	5,114,962	5,049,084	5,163,326	5,227,523	4,976,607	5,312,758	4,921,818	50,665,520	208,794,982
Puerto Rico	28,301	0	113,790	470	22,520	53,517	406,748	26,683	24,475	25,547	(23,941)	24,898	26,741	24,681	255,460	1,009,891
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	577,813	618,677	566,968	5,843,167	24,191,619
South Carolina	1,179,219	0	1,643,106	2,064,579	1,124,678	1,959,903	14,153,985	987,641	857,322	936,380	1,032,207	880,674	962,084	869,738	8,993,246	37,644,762
South Dakota	268,943	0	794,113	430,279	343,334	375,186	3,267,473	258,414	182,545	223,836	256,192	216,948	227,540	211,471	2,156,507	9,212,781
Tennessee	1,152,123	0	3,352,822	1,900,425	1,484,498	1,436,475	13,340,313	1,148,044	748,269	1,037,838	1,124,508	982,730	1,030,143	960,946	9,619,898	39,319,032
Texas	7,290,729	0	9,453,886	14,397,094	12,105,176	13,094,854	93,752,146	6,525,317	4,701,999	5,864,257	6,347,366	5,683,407	5,982,295	5,518,232	56,239,691	246,956,449
Utah	477,040	0	656,938	1,223,865	492,078	512,458	5,466,453	371,806	326,184	363,363	498,570	357,998	371,901	353,280	3,595,418	15,067,353
Vermont	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	1,170,083	10,749,218	735,414	649,010	718,500	657,073	703,202	758,697	695,493	7,102,733	29,125,373
Washington	3,283,149	0	7,349,467	3,208,079	2,562,377	3,521,610	34,652,039	2,344,551	1,922,895	2,210,219	2,225,414	2,160,032	2,292,624	2,109,860	21,570,099	91,412,415
West Virginia	146,486	0	501,085	427,538	80,181	115,075	1,799,897	127,348	127,219	135,873	110,741	125,195	130,185	119,941	1,235,753	5,182,517
Wisconsin	1,894,962	0	5,373,024	2,163,478	1,741,328	2,774,586	23,572,335	1,569,384	1,382,403	1,550,208	2,050,326	1,505,701	1,602,032	1,489,072	15,302,030	63,970,868
Wyoming	200,335	0	275,091	654,298	254,528	255,954	2,265,759	170,883	116,019	157,817	102,167	154,392	164,024	155,779	1,579,802	6,506,849
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	85,661,232	0	210,817,524	146,826,052	112,768,598	154,201,600	1,026,034,822	70,742,528	60,813,259	67,607,900	67,875,378	65,138,540	69,235,879	63,765,546	664,561,874	2,866,050,731

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.

Total LIFE Only

State	Apr+June 1992	Jan 1993	Jan+Apr +Oct 1994	April 1995	April 1996	April 1997	Apr+May +Jun 1998	1999	2000	2001	2002	2003	2004	2005	Est Future 2006	Total
Alabama	255,439	0	915,484	985,243	804,821	460,789	3,504,007	278,303	268,460	317,113	114,256	266,782	291,324	266,636	2,636,431	11,365,087
Alaska	36,512	0	33,144	15,093	(70,267)	26,792	205,406	10,576	13,464	12,040	(12,776)	12,800	13,753	12,555	130,089	439,180
Arizona	660,835	0	1,928,246	933,376	760,774	14,346,851	9,879	3,467	25,315	73,829	54,663	57,414	65,674	19,106	5,074,637	24,014,065
Arkansas	291,214	0	859,442	516,926	349,277	433,096	3,554,558	279,236	207,093	261,654	196,051	253,116	270,358	249,140	2,503,125	10,224,284
California	7,023,430	0	23,683,412	19,918,684	19,903,092	9,453,436	91,063,334	6,026,056	6,196,001	6,360,113	4,667,020	5,584,494	5,916,399	5,417,831	55,045,876	266,259,179
Colorado	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
Delaware	210,353	0	209,389	180,879	197,890	57,593	1,240,629	99,369	83,080	99,875	79,920	99,670	92,173	93,697	927,944	3,672,462
District of Columbia	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	4,034,634	34,425,664	2,481,614	2,290,563	2,550,057	2,774,664	2,426,830	2,576,177	2,331,594	23,591,575	97,080,205
Georgia	1,231,605	0	415,712	2,482,410	1,131,573	1,107,073	655,085	573,270	676,857	789,095	655,515	654,872	607,511	607,511	6,077,295	25,570,105
Hawaii	808,396	0	1,116,305	1,852,946	887,350	1,187,302	9,394,119	671,618	611,609	641,721	597,287	616,634	652,166	606,330	6,170,685	25,814,467
Idaho	199,690	0	652,770	266,000	303,745	301,524	2,627,748	187,884	173,474	184,817	179,756	186,311	195,567	171,657	1,756,137	7,387,080
Illinois	2,123,463	0	5,801,000	3,916,406	3,309,682	3,094,685	25,215,225	1,849,993	1,800,227	1,955,850	2,354,601	1,872,121	1,942,240	1,708,002	17,180,376	74,123,872
Indiana	369,056	0	1,234,508	541,771	535,403	608,524	4,979,393	341,043	344,245	365,585	409,539	362,132	371,384	350,954	3,511,393	14,324,930
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	311,932	330,772	318,155	3,065,342	12,669,191
Kansas	704,867	0	2,143,583	834,803	973,863	855,888	8,478,811	646,554	510,455	595,884	655,195	598,007	552,991	5,618,879	23,736,244	
Kentucky	330,798	0	1,092,883	629,349	446,108	548,547	4,499,154	305,926	306,367	344,003	307,238	325,317	311,407	296,714	2,993,405	12,737,215
Louisiana	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
Maryland	434,834	0	1,421,314	326,239	256,619	988,753	6,547,470	447,596	409,950	459,606	453,667	458,049	481,252	443,112	4,449,814	17,578,276
Massachusetts	1,338,833	0	3,320,230	1,427,670	1,562,833	1,722,302	14,214,336	1,001,597	1,003,470	1,060,818	994,818	992,881	1,028,465	976,640	9,819,322	40,464,214
Michigan	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	380,600	375,078	338,680	3,332,055	13,889,486
Mississippi	574,312	0	665,232	1,813,900	764,023	636,202	547,826	6,362,047	492,482	414,781	464,284	487,007	446,838	446,838	4,465,708	18,680,186
Missouri	901,337	0	2,873,515	4,502,851	2,116,298	2,317,409	19,253,420	1,353,634	1,285,698	1,344,771	2,703,254	1,302,772	1,395,070	1,289,256	13,093,050	55,732,338
Montana	96,252	0	304,427	223,959	170,409	92,189	1,053,569	121,488	57,870	88,747	156,169	88,360	82,791	83,742	835,922	3,455,895
Nebraska	311,046	0	361,572	954,341	422,664	436,331	3,499,014	288,594	212,655	256,671	120,000	233,359	240,793	242,399	2,421,399	10,016,175
Nevada	340,609	0	532,547	1,067,318	327,260	465,731	4,472,234	300,640	286,076	303,141	180,103	267,143	298,882	269,880	2,784,077	11,895,642
New Hampshire	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	508,280	536,887	495,915	4,846,681	20,323,509
New Mexico	135,574	0	146,738	408,060	202,587	208,911	1,379,718	111,271	100,575	103,878	122,474	107,297	101,293	100,606	1,013,138	4,242,119
New York	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	10,297,094	716,693	780,526	781,914	855,433	746,763	779,725	710,474	7,108,820	30,108,826
North Dakota	95,774	0	267,297	159,542	87,079	92,836	1,147,532	79,035	71,091	82,955	163,827	72,004	74,223	67,121	696,838	3,157,154
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	623,463	690,742	632,906	6,359,402	27,781,084
Oklahoma	225,001	0	356,841	1,206,246	658,086	389,363	3,082,053	248,902	290,791	297,719	318,162	303,562	295,573	287,922	2,733,398	10,693,619
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	361,358	358,169	359,105	3,541,746	15,012,317
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	1,080,163	1,127,486	1,062,646	10,686,963	44,409,884
Puerto Rico	14,151	0	56,795	339	11,260	26,758	203,374	13,341	12,238	12,774	(12,798)	13,309	14,294	13,201	136,555	515,591
Rhode Island	78,008	0	113,328	316,527	137,195	129,711	1,018,454	66,150	99,087	105,078	103,042	78,874	82,768	72,706	723,921	3,124,849
South Carolina	500,532	0	678,487	883,337	794,995	831,901	6,007,806	419,215	388,256	425,855	466,636	382,997	427,502	376,998	3,886,948	16,471,465
South Dakota	184,898	0	531,250	351,691	263,442	257,940	2,246,388	177,660	130,935	159,716	182,082	155,536	161,577	150,726	1,526,410	6,480,250
Tennessee	663,344	0	1,867,840	1,305,825	1,170,829	827,061	7,680,787	660,995	517,834	679,901	711,195	628,674	649,781	610,676	5,986,509	23,961,250
Texas	3,188,596	0	3,954,098	5,979,725	5,069,046	4,634,586	37,142,881	2,853,843	2,383,257	2,880,570	3,017,423	2,710,316	2,788,736	2,573,328	25,734,988	104,911,391
Utah	256,868	0	323,049	679,376	314,088	263,197	2,845,320	200,203	187,984	209,773	280,062	203,028	205,439	199,858	2,005,384	8,173,629
Vermont	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	386,348	3,549,270	242,825	244,179	265,371	246,847	264,355	287,307	260,863	2,600,047	9,979,374
Washington	1,121,573	0	2,471,931	1,755,912	803,550	1,171,021	11,210,215	800,934	763,527	856,284	865,603	839,755	874,481	802,443	8,023,715	32,360,943
West Virginia	46,259	0	157,705	66,102	36,339	135,012	568,388	40,215	50,706	52,930	42,775	41,654	38,426	38,322	390,067	1,698,938
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	332,969	342,404	327,973	3,269,491	14,657,257
Wyoming	87,102	0	111,731	368,756	174,731	111,284	985,113	74,297	58,024	74,725	50,681	71,617	75,191	73,892	731,449	3,048,595
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	33,314,709	0	81,281,790	73,778,861	56,925,412	59,467,878	391,361,681	28,010,205	26,782,748	29,373,092	30,233,093	27,312,076	28,603,778	26,309,498	269,487,002	1,162,241,823

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.

Total ALLOCATED ANNUITY Only

State	Apr+June 1992	Jan 1993	Jan+Apr +Oct 1994	April 1995	April 1996	April 1997	Apr+May +Jun 1998	1999	2000	2001	2002	2003	2004	2005	Est Future 2006	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	505,140	542,598	500,309	5,182,866	21,321,983
Alaska	401,628	0	336,932	29,789	(832,052)	294,712	2,259,469	116,331	141,493	140,416	(29,912)	130,445	140,110	129,204	1,338,402	4,596,969
Arizona	935,468	0	2,798,628	385,498	446,179	20,309,178	13,984	4,907	(101,872)	(471)	(14,503)	0	875	(714)	6,956,385	31,733,541
Arkansas	183,048	0	551,864	117,385	219,546	272,231	2,234,294	175,519	130,172	140,691	232,317	135,860	145,930	134,370	1,393,955	6,067,182
California	11,687,366	0	40,318,253	26,351,658	25,438,603	15,731,025	151,534,283	10,027,681	9,041,267	9,581,443	7,711,184	9,549,258	10,257,091	9,456,217	97,977,784	434,663,112
Colorado	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
Delaware	262,942	0	294,423	73,151	162,080	71,992	1,550,786	124,211	84,445	95,784	66,133	91,209	97,973	90,313	935,829	4,001,271
District of Columbia	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	4,592,363	39,184,506	2,824,660	2,169,509	2,469,859	2,812,904	2,434,267	2,614,831	2,409,858	24,977,392	103,868,628
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	559,560	601,006	553,901	5,741,234	23,428,512
Hawaii	530,239	0	809,837	1,122,723	382,872	778,768	6,161,734	440,523	364,329	389,568	376,297	391,449	420,485	387,431	4,016,554	16,572,808
Idaho	230,411	0	764,865	65,702	119,229	347,912	3,032,017	216,789	169,156	191,503	337,605	190,387	204,510	188,495	1,953,519	8,012,100
Illinois	3,301,254	0	9,397,791	2,055,553	2,083,915	4,811,171	39,200,998	2,876,103	2,157,895	2,452,674	2,269,000	2,428,021	2,608,121	2,404,239	24,913,291	102,960,026
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	624,506	670,811	618,540	6,407,888	26,343,844
Iowa	712,263	0	1,872,869	910,671	621,545	495,320	7,883,386	589,649	394,171	493,282	499,039	484,896	520,825	480,172	4,975,165	20,933,254
Kansas	322,710	0	1,032,040	267,789	236,345	391,852	3,881,865	296,013	204,131	243,261	282,678	245,750	263,973	243,148	2,521,460	10,433,016
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	523,995	562,799	518,930	5,375,823	22,076,144
Louisiana	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
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	444,876	477,866	440,447	4,564,547	19,701,171
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	960,914	1,032,310	951,563	9,862,411	41,290,338
Michigan	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	802,238	861,745	794,555	8,231,557	34,292,518
Mississippi	185,262	0	231,058	321,539	246,459	266,246	2,052,273	176,718	84,320	127,883	167,294	127,721	137,198	130,508	1,310,508	5,560,695
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	592,301	636,255	586,016	6,077,470	24,759,427
Montana	113,752	0	363,919	151,051	49,058	108,951	1,245,127	143,577	37,784	83,087	165,940	84,154	90,392	83,327	863,442	3,583,560
Nebraska	228,710	0	312,101	441,826	123,740	320,831	2,572,805	212,202	110,405	159,645	225,700	154,432	165,870	152,828	1,584,510	6,765,604
Nevada	193,528	0	351,064	636,355	185,943	264,620	2,541,042	170,818	145,857	159,789	256,970	161,218	173,178	159,564	1,654,445	7,054,390
New Hampshire	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	1,170,472	1,257,267	1,159,354	12,009,351	49,026,529
New Mexico	280,832	0	325,017	403,090	141,501	432,743	2,857,986	230,490	168,483	185,037	317,685	184,339	197,966	182,535	1,891,462	7,799,168
New York	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	24,978,100	1,738,512	1,425,538	1,564,787	1,439,086	1,540,489	1,654,755	1,525,674	15,806,549	65,206,841
North Dakota	156,720	0	447,986	105,031	142,493	151,914	1,877,779	129,330	96,095	114,963	89,243	112,009	120,317	110,878	1,149,294	4,804,052
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	843,499	906,215	835,098	8,656,121	35,914,152
Oklahoma	495,002	0	799,307	1,171,860	333,271	856,598	6,780,517	547,585	321,601	421,364	511,904	417,571	448,557	413,527	4,284,593	17,803,257
Oregon	521,646	0	1,592,596	372,087	507,631	672,030	6,258,985	467,722	322,961	390,229	361,500	390,262	419,190	386,409	4,004,185	16,667,432
Pennsylvania	4,978,022	0	7,308,299	11,000,991	2,557,621	7,114,418	63,496,687	4,118,369	3,854,006	3,981,730	4,055,509	3,896,445	4,185,272	3,859,172	39,978,557	164,385,098
Puerto Rico	14,151	0	56,995	131	11,260	26,758	203,374	13,341	12,238	12,774	(11,143)	11,589	12,447	11,480	118,906	494,299
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	498,939	535,909	494,262	5,119,246	21,066,770
South Carolina	678,687	0	964,619	1,181,242	329,683	1,128,002	8,146,178	568,427	469,066	510,525	565,571	497,677	534,582	492,740	5,106,298	21,173,297
South Dakota	84,045	0	262,863	78,588	79,892	117,246	1,021,085	80,754	51,610	64,120	74,110	61,412	65,963	60,745	630,096	2,732,531
Tennessee	488,779	0	1,484,982	594,600	313,669	609,413	5,659,527	487,049	230,435	357,937	413,313	354,056	380,362	350,270	3,633,389	15,357,782
Texas	4,102,133	0	5,499,788	8,398,661	6,521,334	5,962,401	47,784,367	3,671,473	2,318,742	2,983,688	3,329,943	2,973,091	3,193,559	2,944,904	30,504,703	130,188,788
Utah	220,172	0	333,889	517,469	164,177	225,597	2,438,846	171,603	138,200	153,591	218,508	154,970	166,462	153,422	1,590,034	6,646,940
Vermont	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	783,735	7,199,948	492,589	404,831	453,129	410,226	438,847	471,390	434,630	4,502,687	19,146,000
Washington	2,161,576	0	4,877,536	1,360,591	1,548,659	2,256,877	21,605,141	1,543,618	1,159,368	1,353,936	1,359,811	1,320,276	1,418,143	1,307,417	13,546,384	56,819,334
West Virginia	100,227	0	343,380	14,079	78,736	292,526	1,231,508	87,133	76,513	82,943	82,943	82,420	88,531	81,615	845,686	3,483,578
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	1,172,732	1,259,628	1,161,099	12,032,539	49,232,124
Wyoming	113,233	0	163,360	285,542	79,797	144,670	1,280,646	96,586	57,995	83,092	51,486	82,775	88,833	81,887	848,353	3,458,254
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	52,346,523	0	129,535,734	72,687,408	54,385,591	90,098,473	608,743,178	42,732,323	34,030,511	38,234,808	37,642,285	37,826,464	40,632,101	37,456,048	395,074,872	1,671,426,318

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.

Total UNALLOCATED ANNUITY Only

State	Apr+June 1992	Jan 1993	Jan+Apr +Oct 1994	April 1995	April 1996	April 1997	Apr+May +Jun 1998	1999	2000	2001	2002	2003	2004	2005	Est Future 2006	Total
Alabama	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	0
Arizona	0	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	0	53,289
California	0	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
Connecticut	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	0	104,148
District of Columbia	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	0
Georgia	0	0	0	0	0	112	2,334,529	0	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	0
Idaho	0	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	0	6,545,466
Indiana	0	0	0	0	0	482	12,829	0	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	0	40,822
Kansas	0	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	0
Louisiana	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
Maryland	0	0	0	0	0	0	5,730,870	0	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	0
Michigan	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	0	10,609
Mississippi	0	0	0	381	841	9,648	84,943	0	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	0
Montana	0	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	0
Nevada	0	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
New Jersey	0	0	0	33,118	399,408	74,031	631,406	0	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	0
New York	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	0
North Dakota	0	0	0	1,204	0	565	27,762	0	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	0	1,869,448
Oklahoma	0	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	0
Pennsylvania	0	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	0
Rhode Island	0	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	0
South Dakota	0	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	0
Texas	0	0	0	18,708	514,796	2,497,867	8,824,898	0	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	0	246,785
Vermont	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	0
Washington	0	0	0	91,576	210,168	93,711	1,836,683	0	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	0
Wisconsin	0	0	0	0	0	53,582	27,905	0	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	0
Other	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	32,382,590

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.

Reconciliation Grand Total Insolvency Costs to Anticipated Funding Schedules

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Grand Total Insolvency Costs						
Per "Overview Open and Closed Insolvencies"	1,535,486,709	2,619,544,424	248,995,029	54,810,597	4,458,836,759	
Less Insolvency Costs NOT included in "Anticipated Funding Schedules":						
Estate Closed	(208,567,137)	(175,583,859)	(25,129,979)	(22,631,664)	(431,912,639)	
Closed Prior to 2005	(169,774,789)	(651,894,596)	(162,135,711)	(9,261)	(983,814,357)	
Closed in 2005	0	0	0	0	0	
Open	(1,230,803)	(129,869,212)	(61,729,339)	(27,990)	(192,857,345)	
Less Other Adjustments Included in GA Cost Total, NOT included in "Anticipated Funding Schedules":						
Executive Life Insurance Company NOLHGA expenses	(17,423,607)	(25,054,141)	0	(614,441)	(43,092,189)	
Executive Life Insurance Company GA expenses	0	0	0	0	0	
Executive Life Insurance Company Ga claims	0	0	0	0	0	
Add Other Adjustments Included in GA Cost Total, NOT included in "Anticipated Funding Schedules":						
Executive Life Insurance Company Other recoveries	23,751,450	34,283,702	0	855,349	58,890,501	
Adjusted Total	1,162,241,823	1,671,426,318	(0)	32,382,590	2,866,050,731	
Total Per "Anticipated Funding Schedules"	1,162,241,823	1,671,426,318	0	32,382,590	2,866,050,731	
Variance	0	0	(0)	0	0	
Executive Life Insurance Company	1,155,913,980	1,662,196,756	0	32,141,682	2,850,252,419	
Executive Life Insurance Company	6,327,843	9,229,561	0	240,908	15,798,312	
Executive Life Insurance Company	1,162,241,823	1,671,426,318	0	32,382,590	2,866,050,731	antic fnding file
						2,866,050,731
						0
						0

SPECIFIC INSOLVENCY COSTS

Estimated Net Costs as of September 30, 2005					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	2,132,767	1,167,729	10,256	0	3,310,751
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	0	0	0
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	0	0	0	0	0
Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	0	0	0	0	0
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	0	0	0	0	0
Missouri	0	0	0	0	0
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	0	0	0	0	0
Oregon	0	0	0	0	0
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	0	0	0	0	0
Tennessee	0	0	0	0	0
Texas	0	0	0	0	0
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	2,132,767	1,167,729	10,256	0	3,310,751

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

Assessments Called (Billed) or Refunded as of December 31, 2004							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
2,800,000	0	568,170	0	13,000	0	0	0
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Estimated Net Costs as of September 30, 2005					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	65,338	0	65,338
Alaska	0	0	54,891	0	54,891
Arizona	0	0	442,902	0	442,902
Arkansas	0	0	1,966,875	0	1,966,875
California	703	0	105,815	0	106,518
Colorado	0	0	1,868,244	0	1,868,244
Connecticut	0	0	0	0	0
Delaware	2,345	0	53,498	0	55,843
Dist. of Columbia	0	0	0	0	0
Florida	27,249	0	53,901	0	81,150
Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	275,000	0	275,000
Illinois	1,303	0	4,737,319	0	4,738,622
Indiana	6,219	0	1,838,706	0	1,844,925
Iowa	0	0	83,261	0	83,261
Kansas	0	0	235,991	0	235,991
Kentucky	0	0	38,645	0	38,645
Louisiana	0	0	1,590,153	0	1,590,153
Maine	0	0	0	0	0
Maryland	0	0	14,173	0	14,173
Massachusetts	3,536	0	3,758,618	0	3,762,155
Michigan	8,360	0	33,570	0	41,930
Minnesota	0	0	0	0	0
Mississippi	0	0	9,758,250	0	9,758,250
Missouri	0	0	1,026,474	0	1,026,474
Montana	258	0	834,189	0	834,446
Nebraska	0	0	1,140,297	0	1,140,297
Nevada	0	0	13,528	0	13,528
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	167,182	0	167,182
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	2,338	0	2,338
Ohio	16,874	0	4,217,564	0	4,234,438
Oklahoma	1,854	0	3,957,654	0	3,959,508
Oregon	0	0	87,501	0	87,501
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	1,582	0	594,451	0	596,033
South Dakota	0	0	236,381	0	236,381
Tennessee	0	0	3,517,454	0	3,517,454
Texas	3,729	0	15,028,181	0	15,031,910
Utah	0	0	36,144	0	36,144
Vermont	0	0	0	0	0
Virginia	0	0	975,720	0	975,720
Washington	776	0	1,668,038	0	1,668,814
West Virginia	0	0	239,311	0	239,311
Wisconsin	5,067	0	270,573	0	275,640
Wyoming	0	0	317,203	0	317,203
Other	0	0	0	0	0
Total	79,855	0	61,305,332	0	61,385,187

Summary:	
GA Covered Obligations	231,316
Add:	
GA claims incurred directly	47,229,710
GA expenses incurred directly	11,991,342
NOLHGA expenses	2,089,242
Less:	
Estate/other distributions	0
Other adjustments	156,423
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	61,385,187
Per State breakdown	61,385,187

Assessments Called (Billed) or Refunded as of December 31, 2004							
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	0	0	0
0	0	0	0	14,999,989	0	0	0
0	0	0	0	0	0	0	0
43,500	3,500	0	0	4,306,500	346,500	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	3,500	0	0	57,321,953	446,500	0	0

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Estimated Net Costs as of September 30, 2005					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	1,643,631	0	1,643,631
Alaska	0	0	11,826	0	11,826
Arizona	0	0	1,347,186	0	1,347,186
Arkansas	0	0	250,651	0	250,651
California	0	0	8,751,883	0	8,751,883
Colorado	0	0	3,270,528	0	3,270,528
Connecticut	0	0	0	0	0
Delaware	0	0	104,060	0	104,060
Dist. of Columbia	0	0	1,651	0	1,651
Florida	0	0	5,855,662	0	5,855,662
Georgia	0	0	934,467	0	934,467
Hawaii	0	0	(1,168)	0	(1,168)
Idaho	0	0	296,950	0	296,950
Illinois	0	0	10,897,036	0	10,897,036
Indiana	0	0	2,498,102	0	2,498,102
Iowa	0	0	741,781	0	741,781
Kansas	0	0	373,227	0	373,227
Kentucky	0	0	1,016,368	0	1,016,368
Louisiana	0	0	156,990	0	156,990
Maine	0	0	155,405	0	155,405
Maryland	0	0	1,133,152	0	1,133,152
Massachusetts	0	0	382,425	0	382,425
Michigan	0	0	47,927	0	47,927
Minnesota	0	0	79,423	0	79,423
Mississippi	0	0	290,244	0	290,244
Missouri	0	0	4,780,010	0	4,780,010
Montana	0	0	903,703	0	903,703
Nebraska	0	0	2,683,979	0	2,683,979
Nevada	0	0	254,105	0	254,105
New Hampshire	0	0	2,702	0	2,702
New Jersey	0	0	1,287,644	0	1,287,644
New Mexico	0	0	312,866	0	312,866
New York	0	0	0	0	0
North Carolina	0	0	1,085,413	0	1,085,413
North Dakota	0	0	2,503,400	0	2,503,400
Ohio	0	0	3,482,501	0	3,482,501
Oklahoma	0	0	602,112	0	602,112
Oregon	0	0	882,851	0	882,851
Pennsylvania	0	0	810,362	0	810,362
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	5,957	0	5,957
South Carolina	0	0	499,892	0	499,892
South Dakota	0	0	2,660,984	0	2,660,984
Tennessee	0	0	655,153	0	655,153
Texas	0	0	2,325,180	0	2,325,180
Utah	0	0	88,256	0	88,256
Vermont	0	0	14,519	0	14,519
Virginia	0	0	575,337	0	575,337
Washington	0	0	7,213,696	0	7,213,696
West Virginia	0	0	199,391	0	199,391
Wisconsin	0	0	197,598	0	197,598
Wyoming	0	0	411,280	0	411,280
Other	0	0	1,483	0	1,483
Total	0	0	74,679,781	0	74,679,781

Summary:	
GA Covered Obligations	71,125,785
Add:	
GA claims incurred directly	33,435,255
GA expenses incurred directly	3,025,241
NOLHGA expenses	1,200,054
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	743,000
Other recoveries (litigation, estate distributions, etc.)	33,363,554
Adjusted GA Costs	74,679,781
Per State breakdown	74,679,781

Assessments Called (Billed) or Refunded as of December 31, 2004							
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	0	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	5,479,621	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	0	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	0	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	22,377,358	0	0

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Estimated Net Costs as of September 30, 2005					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	4,365	0	237	0	4,602
Alaska	2,321	0	5	0	2,326
Arizona	535,294	267,712	15,798	0	818,804
Arkansas	656,931	6,682	4,007	0	667,620
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	311,979	0	31,756	0	343,735
Georgia	0	0	0	0	0
Hawaii	41,948	2,311	196	0	44,455
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	7,172	0	1,964	0	9,135
Iowa	0	0	0	0	0
Kansas	42,605	3,288	17,189	0	63,083
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	8,051	0	1,041	0	9,092
Missouri	200,794	11,669	26,474	0	238,938
Montana	0	0	0	0	0
Nebraska	13,892	82	3,687	0	17,662
Nevada	13,057	6,036	682	0	19,775
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	106,678	4,097	28,043	0	138,818
New York	0	0	0	0	0
North Carolina	4,110,364	38,301	21,321	0	4,169,986
North Dakota	0	0	0	0	0
Ohio	25,330	0	9,627	0	34,957
Oklahoma	954,166	29,273	44,142	0	1,027,581
Oregon	34,402	0	2,336	0	36,738
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	251,717	0	18,960	0	270,677
South Dakota	0	0	0	0	0
Tennessee	0	0	0	0	0
Texas	174,918	52,309	185,526	0	412,753
Utah	28,464	977	920	0	30,361
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	21,173	3,887	4,439	0	29,499
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	(1,075)	(5)	(15)	0	(1,096)
Other	0	0	0	0	0
Total	7,543,668	426,620	418,336	0	8,388,624

Summary:	
GA Covered Obligations	21,461,671
Add:	
GA claims incurred directly	137,228
GA expenses incurred directly	955,571
NOLHGA expenses	1,484,760
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	8,388,624
Per State breakdown	8,388,624

Assessments Called (Billed) or Refunded as of December 31, 2004							
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
50,000	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
1,997,154	0	0	0	0	0	0	0
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	5,082,500	0	107,000	0	160,500	0	0
195,526	54,200	0	0	1,247,265	345,800	0	0
105,000	0	0	0	0	0	0	0
30,000	0	0	0	0	0	0	0
6,085,994	5,137,181	0	107,000	1,268,945	508,131	0	0

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	11,644	11,644
Arizona	10,579	0	2,712,505	2,723,085
Arkansas	0	0	0	0
California	0	0	939,065	939,065
Colorado	0	0	100,626	100,626
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	1,200	1,200
Illinois	0	0	0	0
Indiana	0	0	140	140
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	2,574	2,574
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	4,881	4,881
Montana	0	0	3,214	3,214
Nebraska	0	0	0	0
Nevada	0	0	154,989	154,989
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	21,615	21,615
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	11,556	0	74,252	85,809
Oregon	0	0	8,959	8,959
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	3,599	3,599
Texas	0	0	73,711	73,711
Utah	0	0	149,930	149,930
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	3,883	3,883
Other	0	0	0	0
Total	22,136	0	4,266,788	4,288,924

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	3,980,806
GA expenses incurred directly	84,324
NOLHGA expenses	223,794
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	4,288,924
Per State breakdown	4,288,924

Assessments Called (Billed) or Refunded as of December 31, 2004							
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	8,000	0	0
0	0	0	0	0	0	0	0
0	0	0	0	1,200,000	0	0	0
0	0	0	0	165,000	0	0	0
0	0	0	0	151,200	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	113,018	0	0	0
0	0	0	0	150,000	0	0	0
0	0	0	0	1,804,218	8,000	0	0

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	125,678	3,434,763	(6,015)	3,554,427
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	1,313,826	28,252,264	303,676	29,869,766
Indiana	16,206	537,354	26,712	580,272
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	3,152	0	3,152
Tennessee	0	0	0	0
Texas	17,928	266,511	4,516	288,955
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	1,473,637	32,494,044	328,890	34,296,572

Summary:	
GA Covered Obligations	85,272,992
Add:	
GA claims incurred directly	15,711,384
GA expenses incurred directly	1,128,335
NOLHGA expenses	656,205
Less:	
Estate/other distributions	31,395,970
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	37,076,374
Adjusted GA Costs	34,296,572
Per State breakdown	34,296,572

Assessments Called (Billed) or Refunded as of December 31, 2004							
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
16,914,947	3,330,813	37,534,007	36,833,081	1,300,000	1,400,000	17,751,046	2,304,384
8,142	4,862	742,939	445,278	0	0	0	0
16,923,089	3,335,675	43,543,264	37,278,359	1,310,907	1,400,000	17,751,046	2,304,384

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	951,142	246,579	0	1,197,721
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	603,576	156,474	0	760,051
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	139,522	36,170	0	175,692
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	10,862	2,816	0	13,677
Louisiana	3,260,048	845,153	2,577	4,107,778
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	12,883,798	3,334,839	81,646	16,300,282
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	4,985,645	1,292,506	0	6,278,151
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	98,427	25,517	0	123,944
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	120,087	31,132	0	151,219
South Dakota	0	0	0	0
Tennessee	5,100,605	1,322,309	11,366	6,434,280
Texas	1,292,826	352,095	0	1,644,921
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	29,446,539	7,645,590	95,589	37,187,718

Summary:	
GA Covered Obligations	55,014,949
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	828,709
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.)	9,590,882
Adjusted GA Costs	37,187,718
Per State breakdown	37,187,718

Assessments Called (Billed) or Refunded as of December 31, 2004							
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, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	9,135	0	84,617	93,752
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	(44)	0	(1,836)	(1,880)
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	(408)	0	94,666	94,258
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	19,961	0	3,478,604	3,498,565
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	33,941	33,941
Montana	0	0	1,321	1,321
Nebraska	0	0	19,329	19,329
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	(4,968)	0	(19,692)	(24,660)
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	3,969	3,969
Ohio	0	0	0	0
Oklahoma	2,079	0	349,953	352,032
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	5,936	5,936
Tennessee	0	0	0	0
Texas	234,173	0	9,520,475	9,754,648
Utah	0	0	18,613	18,613
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	259,928	0	13,589,897	13,849,825

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

Assessments Called (Billed) or Refunded as of December 31, 2004							
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
3,959	0	0	0	4,945,041	0	0	0
8,000	3,500	0	0	792,000	346,500	0	0
58,755	10,327	0	0	11,692,213	2,055,106	0	0
70,714	13,827	0	0	17,454,254	2,401,606	0	0

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Estimated Net Costs as of September 30, 2005					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	20,093	0	20,093
Alaska	0	0	(2,694)	0	(2,694)
Arizona	0	0	97,314	0	97,314
Arkansas	0	0	33,588	0	33,588
California	0	0	853,880	0	853,880
Colorado	0	0	20,039	0	20,039
Connecticut	0	0	(7,601)	0	(7,601)
Delaware	0	0	(74,485)	0	(74,485)
Dist. of Columbia	0	0	(8,589)	0	(8,589)
Florida	0	0	378,791	0	378,791
Georgia	0	0	(126,279)	0	(126,279)
Hawaii	0	0	(88,443)	0	(88,443)
Idaho	0	0	(16,049)	0	(16,049)
Illinois	0	0	(159,211)	0	(159,211)
Indiana	0	0	(42,973)	0	(42,973)
Iowa	0	0	(32,637)	0	(32,637)
Kansas	0	0	358,731	0	358,731
Kentucky	0	0	27,152	0	27,152
Louisiana	0	0	(52,316)	0	(52,316)
Maine	0	0	(5,718)	0	(5,718)
Maryland	0	0	1,530	0	1,530
Massachusetts	0	0	14,956	0	14,956
Michigan	10,961	0	(258,827)	0	(247,866)
Minnesota	0	0	(25,886)	0	(25,886)
Mississippi	0	0	56,401	0	56,401
Missouri	0	0	51,612	0	51,612
Montana	0	0	(7,638)	0	(7,638)
Nebraska	0	0	(14,692)	0	(14,692)
Nevada	0	0	30,245	0	30,245
New Hampshire	0	0	(3,939)	0	(3,939)
New Jersey	0	0	(44,468)	0	(44,468)
New Mexico	0	0	(109,710)	0	(109,710)
New York	0	0	(132,406)	0	(132,406)
North Carolina	0	0	69,998	0	69,998
North Dakota	0	0	1,788	0	1,788
Ohio	0	0	166	0	166
Oklahoma	0	0	50,459	0	50,459
Oregon	0	0	35,414	0	35,414
Pennsylvania	0	0	16,663	0	16,663
Puerto Rico	0	0	(7,226)	0	(7,226)
Rhode Island	0	0	(3,561)	0	(3,561)
South Carolina	4,801	0	111,936	0	116,737
South Dakota	0	0	(19,919)	0	(19,919)
Tennessee	0	0	98,671	0	98,671
Texas	0	0	148,905	0	148,905
Utah	0	0	(25,540)	0	(25,540)
Vermont	0	0	4,410	0	4,410
Virginia	0	0	(90,541)	0	(90,541)
Washington	0	0	15,329	0	15,329
West Virginia	0	0	(25,576)	0	(25,576)
Wisconsin	0	0	(194,926)	0	(194,926)
Wyoming	0	0	(19,346)	0	(19,346)
Other	1	0	13,544	0	13,545
Total	15,763	0	910,419	0	926,182

Summary:	
GA Covered Obligations	19,162,385
Add:	
GA claims incurred directly	41,580,577
GA expenses incurred directly	3,742,009
NOLHGA expenses	2,493,586
Less:	
Estate/other distributions	19,253,403
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	46,798,972
Adjusted GA Costs	926,182
Per State breakdown	926,182

Assessments Called (Billed) or Refunded as of December 31, 2004							
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	2,750,000	0	0
0	0	0	0	768,000	0	0	0
0	0	0	0	375,000	0	0	0
500,000	500,000	100,000	50,000	4,000,000	3,800,000	0	0
0	0	0	0	1,899,405	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	39,800	0	0	1,960,000	1,950,200	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	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	30,000	0	0	0
793,564	582,323	100,000	50,000	19,544,517	10,680,928	0	0

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	812	374,320	0	375,133
Alaska	0	0	0	0
Arizona	0	328,998	0	328,998
Arkansas	0	18,223	0	18,223
California	0	0	0	0
Colorado	0	166,972	0	166,972
Connecticut	0	0	0	0
Delaware	0	154,261	0	154,261
Dist. of Columbia	0	0	0	0
Florida	41,102	6,162,807	0	6,203,909
Georgia	133	649,696	0	649,829
Hawaii	0	0	0	0
Idaho	0	17,968	0	17,968
Illinois	0	0	0	0
Indiana	0	311,976	0	311,976
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	227	267,800	0	268,028
Louisiana	0	206,510	0	206,510
Maine	0	0	0	0
Maryland	0	231,421	0	231,421
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	78,946	0	78,946
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	20,908	0	20,908
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	41,061	0	41,061
New York	0	0	0	0
North Carolina	449	1,014,583	0	1,015,033
North Dakota	0	0	0	0
Ohio	2,024	2,636,462	0	2,638,485
Oklahoma	0	257,616	0	257,616
Oregon	0	7,554	0	7,554
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	2,524	69,098	0	71,622
South Dakota	0	0	0	0
Tennessee	0	119,612	0	119,612
Texas	0	2,652,035	0	2,652,035
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	638	344,355	0	344,993
Washington	0	30,031	0	30,031
West Virginia	94	110,445	0	110,539
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	48,003	16,273,660	0	16,321,664

Summary:	
GA Covered Obligations	72,284,955
Add:	
GA claims incurred directly	0
GA expenses incurred directly	713,475
NOLHGA expenses	708,060
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.)	4,496,991
Adjusted GA Costs	16,321,664
Per State breakdown	16,321,664

Assessments Called (Billed) or Refunded as of December 31, 2004							
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	16,321,664	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	0	2,944,373	0	0	0	0	0
1,300	0	456,000	0	0	0	0	0
0	0	0	0	0	0	0	0
340,667	0	17,248,265	65,197	0	0	0	0

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	5	0	5
Alaska	0	0	0	0
Arizona	0	17	(0)	17
Arkansas	0	3	(0)	3
California	0	75	0	75
Colorado	15	17	0	32
Connecticut	0	96	(0)	96
Delaware	0	2	0	2
Dist. of Columbia	0	67	0	67
Florida	29	90	(0)	119
Georgia	76	1,250	0	1,326
Hawaii	0	1	0	1
Idaho	0	1	0	1
Illinois	0	121	(0)	121
Indiana	70	24	0	94
Iowa	0	2	(0)	2
Kansas	0	2	0	2
Kentucky	20	3	0	23
Louisiana	0	5	0	5
Maine	0	8	0	8
Maryland	(0)	20	0	20
Massachusetts	0	41	0	41
Michigan	0	14	0	14
Minnesota	0	5	0	5
Mississippi	0	3	(0)	3
Missouri	0	6	(0)	6
Montana	0	3	0	3
Nebraska	0	1	(0)	1
Nevada	0	1	0	1
New Hampshire	0	13	0	13
New Jersey	(1)	28	0	27
New Mexico	0	2	0	2
New York	(0)	0	0	0
North Carolina	168	29	0	197
North Dakota	0	0	0	0
Ohio	220	50	0	270
Oklahoma	0	8	(0)	8
Oregon	0	13	0	13
Pennsylvania	1	55	0	56
Puerto Rico	0	6	0	6
Rhode Island	0	8	0	8
South Carolina	41	8	0	49
South Dakota	0	0	0	0
Tennessee	1	7	(0)	8
Texas	130	25	0	155
Utah	0	3	0	3
Vermont	0	1	0	1
Virginia	105	17	(0)	122
Washington	0	21	0	21
West Virginia	0	1	(0)	1
Wisconsin	26	18	(0)	44
Wyoming	0	1	(0)	1
Other	0	0	(0)	0
Total	902	2,196	(0)	1,306

Summary:	
GA Covered Obligations	3,534,278,683
Add:	
GA claims incurred directly	0
GA expenses incurred directly	4,043,353
NOLHGA expenses	14,399,811
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	12,359
Per State breakdown	12,359

Assessments Called (Billed) or Refunded as of December 31, 2004							
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
0	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	0	930,000	900,000	10,000	0	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
3,220,413	0	4,207,822	2,100,000	100,000	0	15,971,765	24,000,000
0	0	0	0	0	0	240,000	0
0	0	0	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
0	0	500,000	0	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	4,836,230	471,044	479,080	574,882	584,690	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
14,427,198	10,306,025	42,263,418	21,404,584	895,082	795,103	103,025,723	70,953,889

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Estimated Net Costs as of September 30, 2005					
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
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, 2004							
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, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	10,671	40,173	0	50,844
Alaska	1,134	19,498	9,990	30,621
Arizona	12,334	266,569	0	278,903
Arkansas	30,871	18,639	0	49,511
California	65,011	493,646	1,786,069	2,344,726
Colorado	7,486	29,873	138,469	175,828
Connecticut	0	0	0	0
Delaware	244,559	2,489,519	1,590,788	4,324,866
Dist. of Columbia	1,655	36,303	0	37,958
Florida	56,489	402,598	0	459,087
Georgia	16,857	48,882	92,662	158,401
Hawaii	0	0	0	0
Idaho	9,192	70,954	1,025	81,171
Illinois	10,093	243,268	134,118	387,478
Indiana	12,077	95,475	85,139	192,691
Iowa	1,943	66,073	2,801	70,817
Kansas	0	0	0	0
Kentucky	7,193	39,913	65,599	112,705
Louisiana	5,160	26,675	0	31,835
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	16,617	424,725	210,856	652,197
Minnesota	6,983	130,090	248,675	385,748
Mississippi	(4,404)	(9,405)	112,694	98,885
Missouri	9,755	144,957	56,403	211,115
Montana	1,243	19,581	26,610	47,434
Nebraska	3,014	73,171	0	76,185
Nevada	3,156	57,947	0	61,103
New Hampshire	(19,310)	(17,757)	191,052	153,984
New Jersey	0	0	0	0
New Mexico	9,825	15,725	59,636	85,185
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	1,922	(37)	0	1,885
Ohio	8,065	74,092	87,155	169,312
Oklahoma	3,022	36,135	202,776	241,933
Oregon	5,525	97,041	51,684	154,249
Pennsylvania	14,809	413,535	184,281	612,626
Puerto Rico	0	0	0	0
Rhode Island	3,356	21,780	0	25,135
South Carolina	16,486	41,912	14,194	72,592
South Dakota	1,814	141,143	0	142,956
Tennessee	0	0	0	0
Texas	35,932	372,733	788,902	1,197,567
Utah	1,732	10,293	828	12,853
Vermont	718	8,430	0	9,148
Virginia	422,355	289,608	9,760	721,723
Washington	57,290	521,955	115,442	694,687
West Virginia	2,293	44,004	129,455	175,751
Wisconsin	6,668	222,028	57,473	286,169
Wyoming	401	26,855	37,004	64,260
Other	0	0	0	0
Total	1,101,993	7,548,598	6,491,538	15,142,129

Summary:	
GA Covered Obligations	8,333,806
Add:	
GA claims incurred directly	9,335,961
GA expenses incurred directly	1,230,968
NOLHGA expenses	1,169,723
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	15,142,129
Per State breakdown	15,142,129

Assessments Called (Billed) or Refunded as of December 31, 2004							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
41,000	0	16,288	0	4,000	0	0	0
3,200	0	27,000	0	12,400	0	40	4
14,519	0	147,070	0	36,314	0	0	0
0	0	0	0	96,472	0	0	0
96,300	0	1,091,400	175,000	2,022,300	0	0	0
0	0	0	0	2,000,000	1,884,084	0	0
148,000	0	1,702,000	0	1,850,000	0	0	0
100,000	80,000	30,000	0	600,000	230,000	0	0
107,000	0	252,000	0	750,000	0	0	0
25,000	0	0	0	0	64,528	0	0
5,200	0	44,000	0	60,800	0	0	0
144,328	0	94,974	0	195,000	0	75,698	0
26,779	0	76,788	0	82,494	0	0	0
0	0	0	0	180,000	0	0	0
10,500	0	210,000	0	85,000	0	0	0
12,150	0	122,850	0	0	0	0	0
0	0	0	0	50,000	0	0	0
16,650	0	17,218	0	3,700	0	0	0
4,600	0	78,800	0	39,600	0	0	0
0	0	0	0	210,000	0	0	0
10,000	0	70,000	0	150,000	0	0	0
98,000	0	7,000	0	245,000	0	0	0
3,400	0	11,900	0	18,700	0	0	0
0	0	0	0	102,492	0	0	0
19,461	2,042	2,706	276	1,740,990	181,652	0	0
3,290	0	20,210	0	0	0	0	0
61,755	0	393,791	0	930,387	450,000	0	0
0	0	350,000	0	200,000	0	0	0
7,080	153,687	6,360	261	386,560	99,081	0	0
0	0	300,000	0	0	0	0	0
0	0	0	0	0	0	0	0
958,212	235,729	5,072,355	175,537	12,052,209	2,909,345	75,738	4

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Estimated Net Costs as of September 30, 2005				
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	12,650,796	4,812,305	0	17,463,100
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	12,650,796	4,812,305	0	17,463,100

Summary:	
GA Covered Obligations	24,137,992
Add:	
GA claims incurred directly	3,224,585
GA expenses incurred directly	88,100
NOLHGA expenses	77,699
Less:	
Estate/other distributions	0
Other adjustments	(162,465)
Ceding commissions/ policy enhancements	727,741
Other recoveries (litigation, estate distributions, etc.)	9,500,000
Adjusted GA Costs	17,463,100
Per State breakdown	17,463,100

Assessments Called (Billed) or Refunded as of December 31, 2004							
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
32,000,000	0	0	0	0	0	0	0
32,000,000	0	0	0	0	0	0	0

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Estimated Net Costs as of September 30, 2005					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	11,308,303	21,215,449	0	0	32,523,752
Alaska	428,866	4,489,009	0	0	4,917,875
Arizona	23,898,433	31,580,738	0	0	55,479,171
Arkansas	10,168,077	6,033,829	0	52,996	16,254,902
California	265,065,869	432,715,057	0	0	697,780,927
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	3,627,718	3,952,521	0	102,879	7,683,119
Dist. of Columbia	0	0	0	0	0
Florida	96,440,019	103,183,677	0	0	199,623,695
Georgia	25,331,876	23,210,235	0	2,312,890	50,855,001
Hawaii	25,643,497	16,463,046	0	0	42,106,543
Idaho	7,342,219	7,963,444	0	0	15,305,663
Illinois	73,720,695	102,400,003	0	6,509,864	182,630,562
Indiana	14,240,102	26,187,844	0	13,232	40,441,179
Iowa	12,598,060	20,815,723	0	40,593	33,454,375
Kansas	23,593,611	10,370,323	0	0	33,963,934
Kentucky	12,663,062	21,947,621	0	0	34,610,682
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	17,534,469	19,652,074	0	5,716,588	42,903,131
Massachusetts	40,179,103	40,999,405	0	0	81,178,508
Michigan	(1,157)	0	0	(75,491)	(76,647)
Minnesota	13,797,573	34,065,587	0	10,539	47,873,698
Mississippi	18,578,558	5,530,443	0	95,292	24,204,292
Missouri	55,565,421	24,685,274	0	0	80,250,694
Montana	3,435,829	3,562,753	0	0	6,998,582
Nebraska	9,954,066	6,723,651	0	0	16,677,717
Nevada	11,825,064	7,012,536	0	0	18,837,600
New Hampshire	0	0	0	0	0
New Jersey	20,286,139	48,936,379	0	1,135,871	70,358,388
New Mexico	4,211,153	7,742,237	0	0	11,953,390
New York	0	0	0	0	0
North Carolina	29,942,148	64,845,866	0	0	94,788,014
North Dakota	3,136,147	4,772,086	0	29,335	7,937,567
Ohio	27,628,936	35,717,463	0	1,859,210	65,205,608
Oklahoma	10,647,379	17,726,276	0	0	28,373,655
Oregon	14,931,363	16,577,552	0	0	31,508,914
Pennsylvania	44,119,094	163,308,726	0	0	207,427,820
Puerto Rico	512,177	491,026	0	0	1,003,203
Rhode Island	3,104,719	20,931,056	0	0	24,035,774
South Carolina	16,358,249	21,027,762	0	0	37,386,011
South Dakota	6,445,627	2,717,931	0	0	9,163,558
Tennessee	23,838,912	15,279,370	0	0	39,118,281
Texas	104,372,426	129,519,965	0	11,795,359	245,687,750
Utah	8,124,082	6,606,647	0	245,289	14,976,019
Vermont	0	0	0	0	0
Virginia	9,900,367	18,994,422	0	0	28,894,789
Washington	32,130,684	56,415,046	0	2,216,256	90,761,986
West Virginia	1,688,807	3,462,805	0	0	5,151,612
Wisconsin	14,566,390	48,926,912	0	80,982	63,574,284
Wyoming	3,029,849	3,436,989	0	0	6,466,838
Other	0	0	0	0	0
Total	1,155,913,980	1,662,196,756	0	32,141,682	2,850,252,419

Summary:	
GA Covered Obligations	5,527,670,030
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	43,092,189
Less:	
Estate/other distributions	2,380,406,620
Other adjustments	281,212,679
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	58,890,501
Adjusted GA Costs	2,850,252,419
Per State breakdown	2,850,252,419

Assessments Called (Billed) or Refunded as of December 31, 2004								
Assessments Called (i.e. Billed)	Life		Allocated Annuity		A&H		Unallocated Annuity	
	Assessments Refunded	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
9,940,029	0	0	30,931,066	0	0	0	0	0
1,323,622	0	0	4,598,228	0	0	0	2,422,325	0
31,372,236	0	0	24,082,717	0	0	0	0	0
14,734,983	0	0	0	0	0	0	0	0
213,469,896	0	0	324,519,857	0	0	0	0	0
170,383	0	0	82,023	0	0	0	0	0
3,589,600	0	0	2,732,400	0	0	0	0	0
87,789,821	0	0	73,201,598	0	0	0	0	0
28,136,713	0	(1,836)	0	0	0	0	2,823,555	(30,473)
17,380,590	0	4,340,797	18,866,415	0	0	0	0	0
5,900,065	0	0	5,870,051	0	0	0	0	0
69,382,738	0	0	85,736,147	0	0	0	31,410,410	3,333,000
4,229,436	0	0	11,393,625	0	0	0	0	0
7,082,570	0	0	9,842,799	0	0	0	0	0
18,410,000	0	0	8,915,000	0	0	0	0	0
10,208,101	500,000	0	14,696,630	0	0	0	0	0
23,929,000	0	0	12,681,000	0	0	0	0	0
32,090,000	1,750,000	0	23,940,000	700,000	0	675,000	0	0
10,500,000	0	0	66,672,000	7,010,000	0	0	0	0
13,331,639	0	0	3,571,718	0	0	0	46,643	0
41,425,043	0	0	16,458,673	0	0	0	0	0
2,454,678	0	0	2,585,676	0	0	0	0	0
5,041,500	0	0	4,885,766	0	0	0	0	0
8,682,027	0	0	4,989,049	0	0	0	0	0
13,435,487	0	0	38,706,463	0	0	0	1,200,000	0
2,300,000	0	0	3,448,990	0	0	0	0	0
22,166,667	0	0	53,333,333	0	0	0	0	0
1,520,309	0	0	1,893,127	0	0	0	37,848	0
16,675,000	0	0	19,400,000	0	0	0	1,625,000	0
8,177,110	0	0	11,448,490	0	0	0	0	0
11,282,594	0	0	15,986,796	0	0	0	0	0
18,000,000	0	0	137,986,288	0	0	0	0	0
541,527	0	0	387,497	0	0	0	0	0
2,232,365	0	0	16,157,942	0	0	0	0	0
9,454,881	0	0	10,467,421	0	0	0	0	0
3,928,959	0	0	1,513,163	0	0	0	0	0
14,750,000	0	0	12,050,000	0	0	0	0	0
117,345,495	0	0	59,292,619	0	0	0	0	0
7,150,200	0	0	5,264,275	0	590,625	0	0	0
9,739,476	0	0	9,764,000	1,383,671	0	0	0	0
32,561,000	0	0	37,198,000	0	0	0	2,800,000	0
1,598,287	0	980	2,529,868	0	0	0	0	0
13,800,000	0	0	36,450,000	0	0	0	0	0
1,597,209	0	0	1,696,197	0	0	0	0	0
968,829,236	2,250,000	0	1,247,406,066	13,433,612	590,625	675,000	42,365,781	3,302,527

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	24,798,949	0	0	24,798,949
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	24,798,949	0	0	24,798,949

Summary:	
GA Covered Obligations	26,260,815
Add:	
GA claims incurred directly	0
GA expenses incurred directly	388,973
NOLHGA expenses	625,479
Less:	
Estate/other distributions	0
Other adjustments	(605,559)
Ceding commissions/ policy enhancements	3,081,877
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	24,798,949
Per State breakdown	24,798,949

Assessments Called (Billed) or Refunded as of December 31, 2004							
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
13,800,320	0	4,950,590	0	0	0	1,518,800	0
13,800,320	0	4,950,590	0	0	0	1,518,800	0

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Estimated Net Costs as of September 30, 2005				
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	4,679,478	4,435,245	0	9,114,723
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	4,679,478	4,435,245	0	9,114,723

Summary:	
GA Covered Obligations	8,850,514
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	264,209
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	9,114,723
Per State breakdown	9,114,723

Assessments Called (Billed) or Refunded as of December 31, 2004							
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	0	885,000	0	0	0	0	0
7,965,000	0	885,000	0	0	0	0	0

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	1,787	382,106	0	383,893
Alaska	718	1,861	0	2,579
Arizona	2,302	48,705	0	51,007
Arkansas	2,243	13,137	0	15,380
California	30,850	248,219	0	279,068
Colorado	0	0	0	0
Connecticut	8,943	162,999	0	171,942
Delaware	810	29,666	0	30,476
Dist. of Columbia	0	0	0	0
Florida	11,280	270,945	0	282,225
Georgia	10,073	15,488	0	25,561
Hawaii	660	18,209	0	18,869
Idaho	346	157,961	0	158,307
Illinois	12,994	629,076	0	642,070
Indiana	6,737	1,120,244	0	1,126,981
Iowa	1,896	61,039	0	62,934
Kansas	2,003	15,498	0	17,501
Kentucky	1,477	28,849	0	30,327
Louisiana	0	0	0	0
Maine	1,422	15,920	0	17,342
Maryland	12,575	25,529	0	38,103
Massachusetts	10,915	107,904	0	118,819
Michigan	9,376	122,943	0	132,320
Minnesota	8,005	1,058,452	0	1,066,457
Mississippi	1,537	9,395	0	10,932
Missouri	3,488	77,924	0	81,411
Montana	558	27,702	0	28,260
Nebraska	797	397,421	0	398,218
Nevada	537	87,720	0	88,257
New Hampshire	3,851	258,938	0	262,789
New Jersey	12,826	144,693	0	157,519
New Mexico	631	271,447	0	272,079
New York	0	0	0	0
North Carolina	8,635	118,968	0	127,604
North Dakota	548	20,004	0	20,552
Ohio	14,166	199,943	0	214,109
Oklahoma	1,015	28,028	0	29,043
Oregon	2,935	56,883	0	59,818
Pennsylvania	13,662	3,791,072	0	3,804,734
Puerto Rico	0	0	0	0
Rhode Island	964	209,697	0	210,661
South Carolina	3,877	666,909	0	670,785
South Dakota	136	9,158	0	9,294
Tennessee	5,293	55,455	0	60,747
Texas	10,045	129,620	0	139,665
Utah	480	35,568	0	36,049
Vermont	2,330	26,041	0	28,371
Virginia	37,591	2,300,215	0	2,337,806
Washington	2,531	39,174	0	41,704
West Virginia	923	47,314	0	48,237
Wisconsin	7,196	588,976	0	596,173
Wyoming	89	13,248	0	13,338
Other	0	0	0	0
Total	274,051	14,146,262	0	14,420,313

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	11,499,999
GA expenses incurred directly	0
NOLHGA expenses	2,920,314
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	14,420,313
Per State breakdown	14,420,313

Assessments Called (Billed) or Refunded as of December 31, 2004							
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	795,000	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
839,543	30	2,123,356	20	330,078	0	35,000	0

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Estimated Net Costs as of September 30, 2005					
Life	Allocated Annuity	A&H	Unallocated Annuity		Total
Alabama	21,136	38	0	0	21,175
Alaska	0	0	0	0	0
Arizona	12,057	63	0	0	12,119
Arkansas	4,647	38	0	0	4,685
California	92,842	3,206	0	0	96,048
Colorado	18,135	2,836	0	0	20,971
Connecticut	12,481	121	0	0	12,603
Delaware	10,345	758	0	0	11,103
Dist. of Columbia	5,249	489	0	0	5,738
Florida	86,504	7,511	0	0	94,015
Georgia	17,433	477	0	1,191	19,101
Hawaii	0	0	0	0	0
Idaho	443	0	0	0	443
Illinois	75,462	6,502	0	360	82,324
Indiana	9,874	1,874	0	0	11,748
Iowa	1,413	176	0	0	1,589
Kansas	4,528	10	0	0	4,538
Kentucky	24,447	3,396	0	0	27,843
Louisiana	1,942	0	0	0	1,942
Maine	6,496	5,134	0	0	11,630
Maryland	29,965	691	0	0	30,656
Massachusetts	69,426	2,569	0	0	71,995
Michigan	20,006	1,480	0	746	22,232
Minnesota	5,193	69	0	0	5,261
Mississippi	1,716	0	0	0	1,716
Missouri	7,442	269	0	0	7,711
Montana	582	0	0	0	582
Nebraska	1,381	0	0	0	1,381
Nevada	1,892	0	0	0	1,892
New Hampshire	9,381	285	0	0	9,666
New Jersey	75,983	4,972	0	2,630	83,585
New Mexico	1,093	0	0	0	1,093
New York	65,879	8,216	0	2,618	76,713
North Carolina	27,958	24,421	0	3,357	55,736
North Dakota	148	0	0	0	148
Ohio	39,417	429	0	3,689	43,534
Oklahoma	3,194	6	0	0	3,200
Oregon	3,509	0	0	0	3,509
Pennsylvania	213,843	22,074	0	13,401	249,318
Puerto Rico	0	0	0	0	0
Rhode Island	9,437	208	0	0	9,645
South Carolina	14,199	275	0	0	14,474
South Dakota	172	0	0	0	172
Tennessee	55,550	10,533	0	0	66,083
Texas	22,309	277	0	0	22,586
Utah	718	0	0	0	718
Vermont	1,421	0	0	0	1,421
Virginia	25,027	1,387	0	0	26,414
Washington	10,808	2,981	0	0	13,789
West Virginia	3,280	0	0	0	3,280
Wisconsin	4,362	49	0	0	4,410
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	1,130,723	113,819	0	27,990	1,272,532

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

Assessments Called (Billed) or Refunded as of December 31, 2004							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
4,523	0	0	0	0	0	0	0
34,200	0	800	0	0	0	0	0
38,723	0	800	0	0	0	0	0

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	532	34	0	566
Alaska	64	9	0	74
Arizona	2,158	145	0	2,303
Arkansas	442	10	0	452
California	6,521	790	0	7,311
Colorado	0	0	0	0
Connecticut	484	98	0	583
Delaware	142	33	0	174
Dist. of Columbia	0	0	0	0
Florida	5,577	745	0	6,322
Georgia	658	43	0	701
Hawaii	325	63	0	388
Idaho	228	10	0	237
Illinois	2,023	107	0	2,130
Indiana	1,266	94	0	1,361
Iowa	1,611	132	0	1,743
Kansas	307	32	0	340
Kentucky	928	79	0	1,007
Louisiana	0	0	0	0
Maine	392	54	0	446
Maryland	823	74	0	897
Massachusetts	1,928	179	0	2,107
Michigan	892	63	0	956
Minnesota	582	70	0	652
Mississippi	149	0	0	149
Missouri	718	222	0	940
Montana	116	0	0	116
Nebraska	508	15	0	523
Nevada	625	9	0	633
New Hampshire	395	22	0	418
New Jersey	2,944	164	0	3,108
New Mexico	392	40	0	433
New York	0	0	0	0
North Carolina	723	81	0	804
North Dakota	252	0	0	252
Ohio	1,570	69	0	1,639
Oklahoma	596	17	0	613
Oregon	424	76	0	500
Pennsylvania	2,510	106	0	2,617
Puerto Rico	38	0	0	38
Rhode Island	142	19	0	161
South Carolina	360	24	0	384
South Dakota	289	2	0	292
Tennessee	617	14	0	631
Texas	3,179	274	0	3,453
Utah	903	27	0	930
Vermont	93	6	0	99
Virginia	758	68	0	826
Washington	798	293	0	1,091
West Virginia	277	15	0	293
Wisconsin	1,345	99	0	1,444
Wyoming	111	21	0	132
Other	0	0	0	0
Total	48,718	4,548	0	53,266

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	386,899
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, 2004							
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, 2005					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	38,191	0	38,191
Alaska	0	0	0	0	0
Arizona	0	0	7,194	0	7,194
Arkansas	0	0	282	0	282
California	0	0	0	0	0
Colorado	0	0	1,412	0	1,412
Connecticut	0	0	0	0	0
Delaware	0	0	798	0	798
Dist. of Columbia	0	0	0	0	0
Florida	0	0	112,633	0	112,633
Georgia	0	0	20,641	0	20,641
Hawaii	0	0	0	0	0
Idaho	0	0	3,443	0	3,443
Illinois	0	0	0	0	0
Indiana	0	0	8,376	0	8,376
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	1,158	0	1,158
Louisiana	0	0	14,997	0	14,997
Maine	0	0	0	0	0
Maryland	0	0	(1,321)	0	(1,321)
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	0	0	2,594	0	2,594
Missouri	0	0	0	0	0
Montana	0	0	897	0	897
Nebraska	0	0	170	0	170
Nevada	0	0	461	0	461
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	2,954	0	2,954
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	324	0	324
Ohio	0	0	1,160	0	1,160
Oklahoma	0	0	1,001	0	1,001
Oregon	0	0	1,408	0	1,408
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	844	0	844
South Dakota	0	0	0	0	0
Tennessee	0	0	1,229	0	1,229
Texas	0	0	6,188	0	6,188
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	619	0	619
Other	0	0	0	0	0
Total	0	0	227,653	0	227,653

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	1,978,001
GA expenses incurred directly	305,426
NOLHGA expenses	317,525
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	2,373,299
Adjusted GA Costs	227,653
Per State breakdown	227,653

Assessments Called (Billed) or Refunded as of December 31, 2004							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	0	0	0	0
0	0	0	0	3,987	0	0	0
0	0	0	0	26,200	0	0	0
0	0	0	0	10,000	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	85,000	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	67,009	0	0	0
0	0	0	0	192,196	0	0	0

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	262,748	2,280,010	0	2,542,758
Alaska	0	0	0	0
Arizona	159,635	1,513,499	0	1,673,133
Arkansas	51,041	437,496	0	488,537
California	396,736	4,970,599	0	5,367,335
Colorado	103,639	1,266,284	0	1,369,923
Connecticut	0	0	0	0
Delaware	28,154	66,677	0	94,831
Dist. of Columbia	61,001	510,442	0	571,443
Florida	644,250	6,722,777	0	7,367,027
Georgia	527,289	4,251,918	0	4,779,207
Hawaii	75,225	752,731	0	827,956
Idaho	0	0	0	0
Illinois	249,613	2,326,133	0	2,575,746
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	128,408	1,441,580	0	1,569,987
Kentucky	73,984	415,193	0	489,177
Louisiana	91,527	585,576	0	677,102
Maine	0	0	0	0
Maryland	264,328	1,602,704	0	1,867,031
Massachusetts	0	0	0	0
Michigan	151,072	1,157,591	0	1,308,664
Minnesota	0	0	0	0
Mississippi	948,843	6,109,669	0	7,058,512
Missouri	253,064	3,433,283	0	3,686,348
Montana	0	0	0	0
Nebraska	31,918	199,479	0	231,397
Nevada	22,933	306,695	0	329,628
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	54,720	363,159	0	417,878
New York	0	0	0	0
North Carolina	391,745	4,128,364	0	4,520,109
North Dakota	0	0	0	0
Ohio	140,616	559,640	0	700,255
Oklahoma	176,884	1,381,489	0	1,558,373
Oregon	34,493	256,258	0	290,751
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	222,689	1,770,418	0	1,993,107
South Dakota	0	0	0	0
Tennessee	155,297	1,754,267	0	1,909,564
Texas	550,858	6,133,455	0	6,684,313
Utah	20,214	104,481	0	124,694
Vermont	0	0	0	0
Virginia	419,397	3,170,130	0	3,589,526
Washington	87,011	775,998	0	863,009
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	6,779,331	60,747,994	0	67,527,325

Summary:	
GA Covered Obligations	83,300,829
Add:	
GA claims incurred directly	140,795
GA expenses incurred directly	1,545,709
NOLHGA expenses	1,765,067
Less:	
Estate/other distributions	0
Other adjustments	(5,957,550)
Ceding commissions/ policy enhancements	20,181,741
Other recoveries (litigation, estate distributions, etc.)	5,000,884
Adjusted GA Costs	67,527,325
Per State breakdown	67,527,325

Assessments Called (Billed) or Refunded as of December 31, 2004							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
1,037,480	0	0	0	0	0	0	0
712,800	0	5,287,200	0	0	0	0	0
623,455	0	935,184	0	0	0	0	0
45,000	0	55,000	0	0	0	0	0
121,500	0	536,500	0	0	0	0	0
500,000	0	2,300,000	0	0	0	0	0
525,000	0	15,000	0	0	0	0	0
743,240	0	2,760	0	0	0	0	0
1,666,605	0	365,840	0	0	0	0	0
235,000	0	111,000	0	0	0	0	0
64,817	0	239,890	0	0	0	0	0
1,029,000	0	3,871,000	0	0	0	0	0
1,980,000	420,750	20,000	4,250	0	0	0	0
275,000	0	1,925,000	0	0	0	0	0
7,101,306	0	0	0	0	0	0	0
78,950	0	136,050	0	0	0	0	0
595,000	0	3,125,000	0	0	0	0	0
936,000	0	0	0	0	0	0	0
18,270,153	420,750	18,925,424	4,250	0	0	0	0

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	259,954	22,673	0	282,628
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	8,493	8,144	0	16,637
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	63,404	18,524	0	81,928
Georgia	35,255	14,303	0	49,558
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	64,571	34,776	0	99,347
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	410,425	76,279	0	486,703
Louisiana	19,153	5,662	0	24,815
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	113,468	117,967	0	231,435
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	348,286	123,277	0	471,563
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	22,417	10,803	0	33,220
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	7,425	3,183	0	10,608
South Dakota	0	0	0	0
Tennessee	7,776,406	2,509,418	0	10,285,824
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	265,618	75,126	0	340,743
Washington	0	0	0	0
West Virginia	173,686	131,844	0	305,529
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	9,568,560	3,151,980	0	12,720,540

Summary:	
GA Covered Obligations	48,277,445
Add:	
GA claims incurred directly	0
GA expenses incurred directly	167,440
NOLHGA expenses	1,450,376
Less:	
Estate/other distributions	32,999,999
Other adjustments	(236,725)
Ceding commissions/ policy enhancements	4,411,447
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	12,720,540
Per State breakdown	12,720,540

Assessments Called (Billed) or Refunded as of December 31, 2004							
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
48,685	0	0	0	0	0	0	0
Add:							
GA claims incurred directly 0							
GA expenses incurred directly 167,440							
NOLHGA expenses 1,450,376							
Less:							
Estate/other distributions 32,999,999							
Other adjustments (236,725)							
325,000	0	0	0	0	0	0	0
Ceding commissions/ policy enhancements 4,411,447							
Other recoveries (litigation, estate distributions, etc.) 0							
440,000	0	80,000	0	0	0	0	0
Adjusted GA Costs 12,720,540							
Per State breakdown 12,720,540							
46,000	0	4,000	0	0	0	0	0
375,000	0	5,000	0	0	0	0	0
0	0	0	0	0	0	0	0
1,234,685	0	89,000	0	0	0	0	0

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Estimated Net Costs as of September 30, 2005					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	15,013	0	2,675	0	17,688
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	6,696	0	0	0	6,696
Dist. of Columbia	0	0	0	0	0
Florida	116,680	15,214	139,673	0	271,567
Georgia	55,393	22,893	24,887	0	103,173
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	27,441	0	10,722	0	38,163
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	73,007	0	73,007
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	22,887	0	526	0	23,414
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	5,946	970	1,034	0	7,950
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	(11,616)	0	0	0	(11,616)
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	20,384	1,108	1,686	0	23,178
Oregon	0	0	0	0	0
Pennsylvania	37,728	343	824	0	38,894
Puerto Rico	2,376	0	0	0	2,376
Rhode Island	0	0	0	0	0
South Carolina	224,417	10,977	0	0	235,394
South Dakota	0	0	0	0	0
Tennessee	14,669	0	997	0	15,666
Texas	90,710	0	0	0	90,710
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	51,046	395	2,459	0	53,899
Washington	0	0	0	0	0
West Virginia	633,473	24,505	122,429	0	780,407
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	1,313,242	76,405	380,919	0	1,770,565

Summary:	
GA Covered Obligations	5,527,856
Add:	
GA claims incurred directly	10,708,170
GA expenses incurred directly	3,311,759
NOLHGA expenses	340,137
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	1,770,565
Per State breakdown	1,770,565

Assessments Called (Billed) or Refunded as of December 31, 2004							
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
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:							
Estate/other distributions 858,110							
Other adjustments (321,160)							
0	0	0	0	590,456	0	0	0
Other recoveries (litigation, estate distributions, etc.) 17,162,147							
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	50,819	0	0	1,359,712	1,056,356	0	0
560,269	260,000	4,588	8,000	333,201	383,000	0	0
606,438	108,631	73,076	130,132	3,240,504	3,326,302	0	0
5,231,876	2,043,956	214,664	138,871	13,338,293	5,033,998	0	0

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	42,375	335,193	0	377,568
Alaska	32,004	212,729	0	244,733
Arizona	385,212	1,114,151	0	1,499,363
Arkansas	65,065	358,207	0	423,272
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	65,155	251,562	0	316,718
Dist. of Columbia	0	0	0	0
Florida	5,388,860	12,423,584	0	17,812,443
Georgia	319,762	1,219,162	0	1,538,924
Hawaii	0	0	0	0
Idaho	59,502	441,482	0	500,984
Illinois	2,415,797	7,986,634	0	10,402,430
Indiana	1,450,569	3,965,801	0	5,416,370
Iowa	1,362,173	2,754,106	0	4,116,278
Kansas	375,548	1,585,508	0	1,961,055
Kentucky	255,247	810,211	0	1,065,459
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	161,957	2,215,161	0	2,377,117
Massachusetts	62,192	2,937,208	0	2,999,400
Michigan	2,365,438	6,752,221	0	9,117,659
Minnesota	0	0	0	0
Mississippi	20,487	276,461	0	296,948
Missouri	617,110	3,738,070	0	4,355,180
Montana	272,569	243,805	0	516,374
Nebraska	451,190	1,416,647	0	1,867,838
Nevada	12,507	236,993	0	249,500
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	67,792	200,699	0	268,490
New York	0	0	0	0
North Carolina	407,092	3,043,351	0	3,450,444
North Dakota	169,853	936,361	0	1,106,215
Ohio	2,076,173	9,029,755	0	11,105,928
Oklahoma	797,762	775,652	0	1,573,414
Oregon	253,391	878,013	0	1,131,404
Pennsylvania	542,782	6,567,242	0	7,110,025
Puerto Rico	0	142	0	142
Rhode Island	0	0	0	0
South Carolina	247,811	1,098,515	0	1,346,326
South Dakota	176,392	507,907	0	684,299
Tennessee	492,807	828,256	0	1,321,063
Texas	420,597	3,651,204	0	4,071,801
Utah	103,750	508,143	0	611,893
Vermont	2,144	130,712	0	132,856
Virginia	133,277	2,823,418	0	2,956,695
Washington	504,017	1,077,991	0	1,582,007
West Virginia	27,344	191,355	0	218,699
Wisconsin	112,042	519,958	0	632,000
Wyoming	74,811	104,050	0	178,861
Other	0	0	0	0
Total	22,790,556	84,147,620	0	106,938,176

Summary:	
GA Covered Obligations	600,117,018
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	4,485,108
Less:	
Estate/other distributions	269,312,049
Other adjustments	151,440,726
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	76,911,175
Adjusted GA Costs	106,938,176
Per State breakdown	106,938,176

Assessments Called (Billed) or Refunded as of December 31, 2004							
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
10,779,526	1,816,377	14,031,675	8,804,400	0	0	3,438,799	50,716
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	606,600	1,790,500	583,400	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	2,158,516	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
500,000	0	1,000,000	0	0	0	0	0
109,516	2,286	575,004	0	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
64,466,999	8,128,036	166,503,464	18,115,889	0	0	3,440,799	50,716

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	575,023	244,938	0	819,962
Alaska	(4,589)	0	0	(4,589)
Arizona	1,384,973	77,791	0	1,462,764
Arkansas	518,905	0	0	518,905
California	9,803,781	4,610,230	0	14,414,010
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	45,321	59,911	0	231,788
Dist. of Columbia	0	0	0	0
Florida	2,473,575	1,753,962	0	4,227,538
Georgia	1,193,781	0	0	110,396
Hawaii	68,231	0	0	68,231
Idaho	130,814	0	0	130,814
Illinois	13,173,508	3,310,470	0	2,428,761
Indiana	1,232,756	80,304	0	1,313,060
Iowa	1,318,775	100,155	0	1,418,930
Kansas	206,988	233,828	0	440,816
Kentucky	463,039	16,293	0	479,332
Louisiana	(0)	0	0	(0)
Maine	91,093	0	0	63,526
Maryland	(0)	0	0	(0)
Massachusetts	1,597,285	0	0	1,597,285
Michigan	5,152,188	1,623,639	0	3,488,675
Minnesota	(0)	63,781	0	2,511,925
Mississippi	275,954	17,539	0	293,493
Missouri	542,961	184,119	0	727,080
Montana	242,358	115,185	0	357,543
Nebraska	1,175,438	118,867	0	1,294,305
Nevada	113,148	15,750	0	128,898
New Hampshire	387,554	146,755	0	606,579
New Jersey	7,666,365	1,532,798	0	3,475,870
New Mexico	208,511	48,564	0	257,076
New York	0	0	0	0
North Carolina	3,052,134	343,413	0	220,571
North Dakota	140,058	19,002	0	159,060
Ohio	3,581,809	314,936	0	480,893
Oklahoma	409,287	257,545	0	666,831
Oregon	489,955	3,301	0	493,256
Pennsylvania	4,843,572	771,804	0	1,537,569
Puerto Rico	0	0	0	0
Rhode Island	335,687	0	0	335,687
South Carolina	843,052	200,260	0	1,043,312
South Dakota	131,882	0	0	131,882
Tennessee	588,570	14,039	0	602,609
Texas	4,934,460	1,144,494	0	2,826,362
Utah	339,965	69,265	0	73
Vermont	48,498	2,806	0	51,305
Virginia	757,025	5,752	0	762,777
Washington	897,620	220,685	0	1,118,305
West Virginia	94,118	1,051	0	95,169
Wisconsin	200,469	198,677	0	399,146
Wyoming	125,997	13,572	0	139,569
Other	0	0	0	0
Total	71,851,897	17,935,480	0	17,982,987

Summary:	
GA Covered Obligations	72,462,458
Add:	
GA claims incurred directly	79,125,416
GA expenses incurred directly	4,933,933
NOLHGA expenses	2,896,009
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	107,770,364
Per State breakdown	107,770,364

Assessments Called (Billed) or Refunded as of December 31, 2004							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
1,419,000	0	15,909	0	0	0	0	0
68,158	41,500	0	0	1,000	0	0	0
1,251,703	0	44,673	0	0	0	0	0
669,513	0	0	0	0	0	0	0
17,000,000	5,415,000	7,800,000	8,413,000	270,000	0	0	0
Add:							
GA claims incurred directly	82,000	0	418,000	0	0	0	0
GA expenses incurred directly	2,300,000	0	1,000,000	0	1,300,000	0	0
NOLHGA expenses	1,630,072	0	0	0	0	157,061	(1,771)
Less:							
Estate/other distributions	0	19,697	0	0	121,409	0	0
Other adjustments	275,000	0	0	0	0	0	0
Ceding commissions/ policy enhancements	15,189,000	7,787,461	6,029,000	2,127,010	200,000	221,540	15,925,000
Other recoveries (litigation, estate distributions, etc.)	1,004,167	0	0	0	0	0	10,987,367
Adjusted GA Costs	1,199,870	0	436,704	0	0	1,040,000	0
Per State breakdown	450,000	0	300,000	0	0	0	0
	643,875	150,000	11,600	0	0	0	0
	230,000	0	0	0	0	0	0
	2,000,000	0	0	0	0	0	0
	4,100,000	900,647	2,500,000	0	0	10,300,000	4,497,170
	447,000	353,520	3,170,000	2,592,480	0	0	0
	368,000	0	32,000	0	0	0	0
	1,650,000	0	353,704	0	0	0	0
	429,300	0	56,000	0	0	0	0
	1,639,125	137,750	102,116	7,250	0	0	0
	213,900	0	9,500	0	0	0	0
	1,283,000	250,000	1,217,000	550,000	0	0	0
	4,800,000	3,064,806	488,522	2,500,000	0	0	11,404,352
	260,000	0	55,263	0	0	0	0
	5,044,000	533,500	156,000	0	0	0	0
	192,600	0	16,600	0	0	0	0
	3,500,000	0	200,000	0	0	3,000,000	0
	768,000	160,000	432,000	90,000	0	0	0
	619,914	0	0	0	0	0	0
	4,460,640	0	5,736,310	0	803,050	0	0
	14,808	0	0	0	0	0	0
	427,727	0	0	0	0	0	0
	928,000	0	72,000	0	0	0	0
	181,962	0	0	0	0	0	0
	800,000	0	15,000	0	0	0	0
	7,943,606	2,474,084	3,266,771	1,017,775	1,337,174	416,647	0
	591,592	0	97,832	0	250	0	0
	81,000	0	6,000	0	0	0	0
	2,000,000	1,677,595	85,000	0	0	0	0
	1,175,000	0	400,000	0	0	0	0
	157,506	6,363	101,999	465	0	0	0
	420,000	0	320,000	0	0	0	0
	150,150	0	200,600	0	0	0	0
Total	90,059,188	22,971,923	35,146,103	17,297,980	4,032,883	638,187	41,826,413

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	5,903	0	0	5,903
Alaska	602	0	0	602
Arizona	81,719	48,904	0	130,623
Arkansas	13,434	12,591	0	26,025
California	1,038,204	149,647	0	1,187,851
Colorado	34,883	16,275	0	51,158
Connecticut	2,461	11,349	0	13,810
Delaware	0	0	0	0
Dist. of Columbia	318	0	0	318
Florida	30,180	40,368	0	70,548
Georgia	11,004	927	0	11,931
Hawaii	2,455	0	0	2,455
Idaho	15,443	15,921	0	31,364
Illinois	0	0	0	0
Indiana	924,151	2,619,574	0	3,543,726
Iowa	0	0	0	0
Kansas	19,321	11,120	0	30,441
Kentucky	1,255	584	0	1,839
Louisiana	3,549	0	0	3,549
Maine	0	0	0	0
Maryland	1,707	1,776	0	3,484
Massachusetts	0	0	0	0
Michigan	118	0	0	118
Minnesota	6,498	25,512	0	32,010
Mississippi	0	0	0	0
Missouri	1,148,413	248,440	0	1,396,852
Montana	710	0	0	710
Nebraska	4,956	0	0	4,956
Nevada	4,963	340	0	5,303
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	14,734	0	0	14,734
New York	0	0	0	0
North Carolina	934	6,217	0	7,151
North Dakota	818	0	0	818
Ohio	10,172	11,384	0	21,556
Oklahoma	35,118	13,063	0	48,181
Oregon	19,515	2,137	0	21,652
Pennsylvania	152	0	0	152
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	2,520	12	0	2,533
South Dakota	1,164	0	0	1,164
Tennessee	3,536	21,066	0	24,602
Texas	2,329,349	139,442	0	2,468,791
Utah	3,307	5,505	0	8,812
Vermont	6,841	0	0	6,841
Virginia	2,286	56,272	0	58,558
Washington	32,192	0	0	32,192
West Virginia	732	0	0	732
Wisconsin	6,734	0	0	6,734
Wyoming	0	13	0	13
Other	0	0	0	0
Total	5,822,352	3,458,439	0	9,280,791

Summary:	
GA Covered Obligations	12,183,752
Add:	
GA claims incurred directly	25,081
GA expenses incurred directly	318,423
NOLHGA expenses	300,514
Less:	
Estate/other distributions	0
Other adjustments	(406,387)
Ceding commissions/ policy enhancements	1,953,369
Other recoveries (litigation, estate distributions, etc.)	1,999,997
Adjusted GA Costs	9,280,791
Per State breakdown	9,280,791

Assessments Called (Billed) or Refunded as of December 31, 2004							
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
61,927	0	0	0	0	0	0	0
1,393,120	0	206,880	0	0	0	0	0
0	0	0	0	0	0	0	0
99,000	0	1,000	0	0	0	0	0
2,898,033	0	0	0	152,528	0	0	0
2,800	0	70,000	0	0	0	0	0
39,000	0	0	0	0	0	0	0
4,493,880	0	277,880	0	152,528	0	0	0

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Estimated Net Costs as of September 30, 2005					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	48,068	90,474	0	0	138,542
Alaska	0	0	0	0	0
Arizona	8,955	22,481	0	0	31,436
Arkansas	422	21,535	0	0	21,957
California	97,850	44,859	0	0	142,709
Colorado	17,162	15,717	0	0	32,879
Connecticut	0	0	0	0	0
Delaware	2,391	1,950	0	0	4,341
Dist. of Columbia	0	0	0	0	0
Florida	299,929	434,128	0	0	734,057
Georgia	93,836	1,485,130	0	0	1,578,966
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	124,574	13,702	0	0	138,275
Indiana	156	34,772	0	0	34,928
Iowa	450	0	0	0	450
Kansas	2,039	4,042	0	0	6,081
Kentucky	45,611	181,004	0	0	226,615
Louisiana	138,848	48,408	0	0	187,256
Maine	0	0	0	0	0
Maryland	35,327	80,869	0	0	116,195
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	4,353	52,819	0	0	57,171
Missouri	3,779	22,657	0	0	26,436
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	1,903	0	0	0	1,903
New Hampshire	0	0	0	0	0
New Jersey	9,299	60,240	0	0	69,539
New Mexico	23,741	0	0	0	23,741
New York	0	0	0	0	0
North Carolina	390,367	2,264,887	225	0	2,655,479
North Dakota	0	0	0	0	0
Ohio	60,029	300,065	0	0	360,093
Oklahoma	122,628	37,440	0	0	160,068
Oregon	7,584	16,210	0	0	23,794
Pennsylvania	9,736	29,171	0	0	38,907
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	1,799,497	4,893,691	0	0	6,693,187
South Dakota	77	0	0	0	77
Tennessee	20,776	1,629,836	0	0	1,650,612
Texas	245,807	438,210	15,146	0	699,163
Utah	0	65,951	0	0	65,951
Vermont	0	0	0	0	0
Virginia	258,465	826,090	763	0	1,085,317
Washington	71,434	77	0	0	71,511
West Virginia	31,410	152,398	0	0	183,808
Wisconsin	306	10,608	0	0	10,913
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	3,976,806	13,279,421	16,134	0	17,272,361

Summary:	
GA Covered Obligations	67,641,600
Add:	
GA claims incurred directly	382,611
GA expenses incurred directly	994,265
NOLHGA expenses	676,600
Less:	
Estate/other distributions	46,001,672
Other adjustments	(131,112)
Ceding commissions/ policy enhancements	259,235
Other recoveries (litigation, estate distributions, etc.)	6,292,920
Adjusted GA Costs	17,272,361
Per State breakdown	17,272,361

Assessments Called (Billed) or Refunded as of December 31, 2004							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
59,000	0	51,893	0	0	0	0	0
3,325	0	5,932	0	0	0	0	0
47,114	0	0	0	0	0	0	0
125,483	0	57,507	0	0	0	0	0
25,480	0	23,520	0	0	0	0	0
750	0	1,750	0	0	0	0	0
275,000	0	975,000	0	0	0	0	0
112,560	0	2,087,440	92,229	0	0	0	0
60,000	1,914	8,000	0	0	0	0	0
59,999	0	280,671	50,000	0	0	0	0
110,873	0	21,127	0	0	0	0	0
18,300	0	53,700	0	0	0	0	0
100,000	0	0	0	0	0	0	0
450,000	0	2,550,000	0	0	0	0	0
70,000	0	370,000	0	0	0	0	0
52,900	0	177,100	0	0	0	0	0
2,518,615	0	6,531,385	0	0	0	0	0
50,000	0	2,450,000	0	0	0	0	0
523,717	84,375	407,272	65,625	0	0	0	0
0	0	47,000	0	0	0	0	0
368,136	18,000	1,104,909	47,000	0	0	0	0
132,436	85,989	642,564	410,877	0	0	0	0
5,163,688	190,278	17,846,770	665,731	0	0	0	0

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Estimated Net Costs as of September 30, 2005					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	48,631	1,720	0	0	50,351
Alaska	6,716	(3,980)	0	0	2,736
Arizona	257,903	73,266	0	0	331,170
Arkansas	22,346	7,694	0	0	30,040
California	(1,244,358)	51,967	0	0	(1,192,392)
Colorado	15,786	17,979	0	0	33,765
Connecticut	38,452	6,047	0	0	44,500
Delaware	6,280	1,326	0	0	7,606
Dist. of Columbia	3,500	6,093	0	0	9,593
Florida	621,842	84,187	0	0	706,029
Georgia	77,047	22,983	0	0	100,030
Hawaii	(36,113)	(9,656)	0	0	(45,769)
Idaho	99,471	16,079	0	0	115,550
Illinois	67,956	21,266	0	0	89,222
Indiana	247,774	192,403	0	0	440,177
Iowa	50,810	20,198	0	0	71,008
Kansas	85,373	33,764	0	0	119,137
Kentucky	722,733	261,376	0	0	984,109
Louisiana	(48,541)	8,246	0	0	(40,295)
Maine	72,911	809	0	0	73,720
Maryland	326,600	19,755	0	0	346,356
Massachusetts	98,457	14,901	0	0	113,358
Michigan	150,218	93,428	0	0	243,646
Minnesota	51,696	(3,906)	0	0	47,791
Mississippi	23,646	6,266	0	0	29,912
Missouri	291,477	23,162	0	0	314,639
Montana	131,224	29,966	0	0	161,190
Nebraska	141,399	34,290	0	0	175,689
Nevada	22,892	7,546	0	0	30,438
New Hampshire	24,990	(516)	0	0	24,474
New Jersey	(29,204)	3,275	0	0	(25,930)
New Mexico	74,905	29,397	0	0	104,302
New York	0	0	0	0	0
North Carolina	322,135	19,515	0	0	341,650
North Dakota	323,382	13,183	0	0	336,564
Ohio	743,118	173,985	0	0	917,103
Oklahoma	36,145	17,098	0	0	53,243
Oregon	147,543	17,717	0	0	165,260
Pennsylvania	332,363	23,789	0	0	356,152
Puerto Rico	0	0	0	0	0
Rhode Island	4,411	856	0	0	5,267
South Carolina	(51)	24,984	0	0	24,933
South Dakota	(4,714)	23,853	0	0	19,139
Tennessee	241,513	20,430	0	0	261,943
Texas	398,459	177,668	0	0	576,127
Utah	17,978	10,888	0	0	28,867
Vermont	2,884	782	0	0	3,666
Virginia	554,749	29,778	0	0	584,527
Washington	888,770	85,991	0	0	974,760
West Virginia	142,222	51,255	0	0	193,477
Wisconsin	241,766	11,824	0	0	253,589
Wyoming	31,519	5,003	0	0	36,522
Other	0	0	0	0	0
Total	6,849,007	1,779,932	0	0	8,628,939

Summary:	
GA Covered Obligations	765,438,159
Add:	
GA claims incurred directly	0
GA expenses incurred directly	7,759,540
NOLHGA expenses	6,993,723
Less:	
Estate/other distributions	714,278,169
Other adjustments	(340,651,244)
Ceding commissions/ policy enhancements	233,590,142
Other recoveries (litigation, estate distributions, etc.)	164,345,416
Adjusted GA Costs	8,628,939
Per State breakdown	8,628,939

Assessments Called (Billed) or Refunded as of December 31, 2004							
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
87,000	7,605	3,000	0	0	0	0	0
100,000	75,000	5,000	0	0	0	0	0
6,100,000	0	500,000	0	0	0	0	0
1,806,365	0	93,635	4,595	0	0	0	0
366,380	0	14,880	0	30	0	0	0
2,549,400	1,180,454	200,600	0	0	0	0	0
5,715,754	5,450,000	157,871	1,225,000	0	0	126,375	0
1,098,547	0	299,899	0	0	0	0	0
1,000,000	0	0	0	0	0	0	0
10,331,657	10,251,563	2,835,989	2,840,382	99,323	98,105	0	0
1,368,000	0	57,000	0	0	0	0	0
791,200	0	800	0	0	0	0	0
148,500	0	2,326,500	0	0	0	0	0
1,670,000	0	106,000	0	0	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	12,465,341	369,492	393,602	3,471	3,859	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
122,652,794	80,476,979	12,686,276	6,404,086	141,544	138,990	126,375	0

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Estimated Net Costs as of September 30, 2005					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	6,752	0	6,752
Alaska	0	0	0	0	0
Arizona	0	0	147,700	0	147,700
Arkansas	0	0	2,800	0	2,800
California	0	0	127,333	0	127,333
Colorado	0	0	55,522	0	55,522
Connecticut	0	0	4,793	0	4,793
Delaware	0	0	15,016	0	15,016
Dist. of Columbia	0	0	310	0	310
Florida	0	0	132,840	0	132,840
Georgia	0	0	411,479	0	411,479
Hawaii	0	0	50,117	0	50,117
Idaho	0	0	699	0	699
Illinois	0	0	35,873	0	35,873
Indiana	0	0	9,767	0	9,767
Iowa	0	0	606	0	606
Kansas	0	0	27,640	0	27,640
Kentucky	0	0	100	0	100
Louisiana	0	0	67,783	0	67,783
Maine	0	0	5,100	0	5,100
Maryland	0	0	12,793	0	12,793
Massachusetts	0	0	102,746	0	102,746
Michigan	0	0	76,327	0	76,327
Minnesota	0	0	3,378	0	3,378
Mississippi	0	0	84,083	0	84,083
Missouri	0	0	43,912	0	43,912
Montana	0	0	50,984	0	50,984
Nebraska	0	0	5,997	0	5,997
Nevada	0	0	7,711	0	7,711
New Hampshire	0	0	11,978	0	11,978
New Jersey	0	0	8,322	0	8,322
New Mexico	0	0	16,462	0	16,462
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	1,313	0	1,313
Ohio	0	0	6,782	0	6,782
Oklahoma	0	0	83,858	0	83,858
Oregon	0	0	11,842	0	11,842
Pennsylvania	0	0	7,033	0	7,033
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	822	0	822
South Carolina	0	0	8,722	0	8,722
South Dakota	0	0	3,030	0	3,030
Tennessee	0	0	10,463	0	10,463
Texas	0	0	82,870	0	82,870
Utah	0	0	9,733	0	9,733
Vermont	0	0	265	0	265
Virginia	0	0	413,143	0	413,143
Washington	0	0	14,052	0	14,052
West Virginia	0	0	17,078	0	17,078
Wisconsin	0	0	1,827,945	0	1,827,945
Wyoming	0	0	5,262	0	5,262
Other	0	0	0	0	0
Total	0	0	4,031,137	0	4,031,137

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	2,431,229
GA expenses incurred directly	931,686
NOLHGA expenses	668,222
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	4,031,137
Per State breakdown	4,031,137

Assessments Called (Billed) or Refunded as of December 31, 2004							
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

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Estimated Net Costs as of September 30, 2005					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	(383)	0	83,409	0	83,025
Alaska	0	0	0	0	0
Arizona	(5,819)	0	2,668,825	0	2,663,006
Arkansas	13,737	0	116,775	0	130,512
California	0	0	0	0	0
Colorado	(1,193)	0	283,485	0	282,292
Connecticut	0	0	0	0	0
Delaware	424	0	18,565	0	18,989
Dist. of Columbia	(661)	0	256	0	(405)
Florida	(13,587)	0	7,825,485	0	7,811,899
Georgia	(11,594)	0	10,066,916	0	10,055,322
Hawaii	(120)	0	97,007	0	96,887
Idaho	0	0	47,119	0	47,119
Illinois	(12,894)	0	2,951,050	0	2,938,157
Indiana	8,128	0	150,004	0	158,132
Iowa	0	0	0	0	0
Kansas	358	0	375,230	0	375,588
Kentucky	0	0	0	0	0
Louisiana	(1,233)	0	574,715	0	573,482
Maine	0	0	0	0	0
Maryland	(1,306)	0	371,468	0	370,162
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	(2,791)	0	971,876	0	969,085
Missouri	(2,910)	0	3,579,864	0	3,576,954
Montana	8,914	0	57,147	0	66,061
Nebraska	0	0	0	0	0
Nevada	(176)	0	179,964	0	179,788
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	187	0	587,036	0	587,223
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	2,020,203	0	2,020,203
Ohio	(10,876)	0	848,701	0	837,825
Oklahoma	2,289	0	339,259	0	341,548
Oregon	0	0	0	0	0
Pennsylvania	(72,001)	0	11,147,200	0	11,075,199
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	2,412,201	0	2,412,201
Tennessee	(8,115)	0	1,031,565	0	1,023,450
Texas	0	0	0	0	0
Utah	0	0	161	0	161
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	117,212	0	117,212
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	(111,622)	0	48,922,697	0	48,811,075

Summary:	
GA Covered Obligations	47,704,425
Add:	
GA claims incurred directly	49,836,737
GA expenses incurred directly	1,001,209
NOLHGA expenses	2,208,927
Less:	
Estate/other distributions	0
Other adjustments	46,321,221
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	5,619,002
Adjusted GA Costs	48,811,075
Per State breakdown	48,811,075

Assessments Called (Billed) or Refunded as of December 31, 2004							
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, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	597,968	0	597,968
Alaska	0	19,469	0	19,469
Arizona	0	1,739,911	0	1,739,911
Arkansas	0	662,094	0	662,094
California	0	15,206,589	0	15,206,589
Colorado	0	2,533,432	0	2,533,432
Connecticut	0	0	0	0
Delaware	0	208,107	0	208,107
Dist. of Columbia	0	58,216	0	58,216
Florida	0	9,279,755	0	9,279,755
Georgia	0	1,947,617	0	1,947,617
Hawaii	0	118,385	0	118,385
Idaho	0	170,348	0	170,348
Illinois	0	2,962,479	0	2,962,479
Indiana	0	7,264,533	0	7,264,533
Iowa	0	1,427,216	0	1,427,216
Kansas	0	1,002,008	0	1,002,008
Kentucky	0	649,289	0	649,289
Louisiana	0	287,959	0	287,959
Maine	0	0	0	0
Maryland	0	530,973	0	530,973
Massachusetts	0	0	0	0
Michigan	0	8,023,405	0	8,023,405
Minnesota	0	3,431,627	0	3,431,627
Mississippi	0	228,039	0	228,039
Missouri	0	765,262	0	765,262
Montana	0	69,534	0	69,534
Nebraska	0	1,532,957	0	1,532,957
Nevada	0	818,311	0	818,311
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	180,397	0	180,397
New York	0	0	0	0
North Carolina	0	7,431,456	0	7,431,456
North Dakota	0	127,271	0	127,271
Ohio	0	6,940,839	0	6,940,839
Oklahoma	0	7,211,252	0	7,211,252
Oregon	0	244,697	0	244,697
Pennsylvania	0	4,484,748	0	4,484,748
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	484,507	0	484,507
South Dakota	0	0	0	0
Tennessee	0	256,209	0	256,209
Texas	0	20,125,780	0	20,125,780
Utah	0	332,815	0	332,815
Vermont	0	0	0	0
Virginia	0	2,902,004	0	2,902,004
Washington	0	9,866,756	0	9,866,756
West Virginia	0	1,671,519	0	1,671,519
Wisconsin	0	5,801,303	0	5,801,303
Wyoming	0	64,840	0	64,840
Other	0	0	0	0
Total	0	129,661,875	0	129,661,875

Summary:	
GA Covered Obligations	1,335,156,397
Add:	
GA claims incurred directly	78,927,142
GA expenses incurred directly	2,392,298
NOLHGA expenses	2,801,461
Less:	
Estate/other distributions	1,181,483,211
Other adjustments	90,445,786
Ceding commissions/ policy enhancements	17,686,426
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	129,661,875
Per State breakdown	129,661,875

Assessments Called (Billed) or Refunded as of December 31, 2004							
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	
	0	0	15,000,000	0	0	0	
	0	0	2,300,000	0	0	0	
	0	0	6,000,000	0	0	0	
	0	0	625,000	0	0	0	
	0	0	7,000,000	0	0	0	
	0	0	6,200,000	0	0	0	
	0	0	4,500,000	0	0	0	
	0	0	350,000	0	0	0	
	0	0	10,000,000	0	0	0	
	0	0	1,500,000	0	0	0	
	0	0	53,475,000	0	0	0	

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Estimated Net Costs as of September 30, 2005					
Life	Allocated Annuity	A&H	Unallocated Annuity		Total
Alabama	4,591	0	27	0	4,618
Alaska	0	0	0	0	0
Arizona	7,270	2	4	0	7,277
Arkansas	5,605	0	3	0	5,609
California	43,640	0	3	0	43,643
Colorado	15,115	0	1	0	15,117
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	23,745	67	0	0	23,812
Georgia	14,699	0	2	0	14,701
Hawaii	0	0	0	0	0
Idaho	141	0	0	0	141
Illinois	2,385	0	0	0	2,385
Indiana	2,081	0	0	0	2,081
Iowa	358	0	0	0	358
Kansas	9,066	0	1	0	9,068
Kentucky	2,444	0	0	0	2,444
Louisiana	9,564	0	6	0	9,571
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	589	0	1	0	590
Minnesota	201	0	0	0	201
Mississippi	2,399	0	0	0	2,399
Missouri	11,043	3	3	0	11,049
Montana	100	0	0	0	100
Nebraska	439	0	0	0	439
Nevada	1,572	0	1	0	1,573
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	3,027	0	0	0	3,027
New York	0	0	0	0	0
North Carolina	9,935	0	0	0	9,936
North Dakota	35	0	0	0	35
Ohio	3,475	0	0	0	3,475
Oklahoma	41,483	1,066	195	0	42,744
Oregon	656	0	0	0	656
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	3,525	0	0	0	3,525
South Dakota	99	0	0	0	99
Tennessee	13,670	0	3	0	13,674
Texas	129,827	290	152	0	130,269
Utah	557	0	0	0	557
Vermont	0	0	0	0	0
Virginia	1,847	4	0	0	1,851
Washington	667	0	0	0	667
West Virginia	153	0	0	0	153
Wisconsin	187	0	0	0	187
Wyoming	132	0	0	0	132
Other	0	0	0	0	0
Total	366,322	1,432	406	0	368,160

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	368,160
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

Assessments Called (Billed) or Refunded as of December 31, 2004							
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
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, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	71,195	0	71,195
Alaska	0	0	0	0
Arizona	40,652	932,441	43,374	1,016,466
Arkansas	0	0	0	0
California	395,443	329,183	0	724,626
Colorado	0	766,417	0	766,417
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	2,463	1,484,464	0	1,486,927
Georgia	0	0	0	0
Hawaii	0	5,109	0	5,109
Idaho	0	116,053	0	116,053
Illinois	191	1,063,866	39,333	1,103,390
Indiana	404	168,904	0	169,308
Iowa	59,114	2,085,375	0	2,144,489
Kansas	0	1,153,676	0	1,153,676
Kentucky	0	41,944	0	41,944
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	352,288	14,876,839	0	15,229,127
Mississippi	0	0	0	0
Missouri	892	116,687	0	117,579
Montana	7,727	1,591,383	0	1,599,111
Nebraska	0	1,567,227	0	1,567,227
Nevada	0	115,236	0	115,236
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	117,549	0	117,549
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	16,525	910,656	0	927,181
Ohio	0	133,438	0	133,438
Oklahoma	6,778	355,688	0	362,466
Oregon	0	184,397	0	184,397
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	1,119,590	0	1,119,590
Tennessee	3,777	333,177	0	336,954
Texas	0	0	0	0
Utah	0	117,311	0	117,311
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	835,341	0	835,341
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	1,411,996	0	1,411,996
Other	0	0	0	0
Total	886,255	32,005,142	82,706	32,974,103

Summary:	
GA Covered Obligations	20,110,439
Add:	
GA claims incurred directly	48,880,235
GA expenses incurred directly	2,934,121
NOLHGA expenses	733,983
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	32,974,103
Per State breakdown	32,974,103

Assessments Called (Billed) or Refunded as of December 31, 2004							
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	9,099,728	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
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	75,129,284	10,553,609	4,535,768	459,073	0	0

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Estimated Net Costs as of September 30, 2005					
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
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, 2004							
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, 2005				
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	(104,821)
Delaware	2,715	1,262	0	3,727
Dist. of Columbia	0	0	0	0
Florida	(24,867)	(30,313)	0	(55,180)
Georgia	38,224	18,909	0	57,783
Hawaii	89	2	0	91
Idaho	154	36	0	190
Illinois	(15,920)	(49,147)	0	(69,244)
Indiana	10,303	25,505	0	37,093
Iowa	(6,094)	(2,919)	0	(9,014)
Kansas	2,509	1,685	0	4,195
Kentucky	(14,584)	(4,852)	0	(19,436)
Louisiana	0	0	0	0
Maine	(2,501)	(17,296)	0	(20,425)
Maryland	(6,995)	(8,917)	0	(15,912)
Massachusetts	(12,914)	(4,180)	0	(17,093)
Michigan	(25,372)	(208,236)	0	(345,866)
Minnesota	(6,445)	(6,227)	0	(12,672)
Mississippi	3,048	2,730	0	5,777
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	3,238
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	(3,873)
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
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, 2004							
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	0
9,158	0	5,158	18,000	0	0	4,558	0
88,885	0	0	0	0	0	0	0
1,212,180	2,100,000	554,820	950,000	0	0	0	0
197,709	0	12,260	0	0	0	0	0
3,223,000	3,223,000	2,322,000	2,322,000	0	0	95,000	95,000
109,750	0	15,250	0	0	0	0	0
1,653,345	0	242,689	5,682	0	0	89,966	(271)
390,404	0	27,611	0	128	0	0	0
97,650	165,039	67,350	0	0	0	0	0
2,250,000	6,200,000	2,750,000	3,000,000	0	0	550,000	1,050,000
504,000	0	64,000	0	0	0	0	0
184,000	0	50,000	0	0	0	0	0
694,762	681,287	207,259	203,121	0	0	0	0
44,800	0	200,200	0	0	0	0	0
126,719	0	63,281	0	0	0	0	0
626,000	0	189,000	0	0	0	0	0
380,000	563,200	3,340,000	0	0	0	750,000	0
927,500	0	397,500	0	0	0	0	0
311,500	0	0	0	0	0	0	0
850,104	0	11,428	0	0	0	0	0
145,750	0	59,660	0	0	0	0	0
176,300	0	40,295	0	0	0	0	0
75,100	0	58,300	0	0	0	0	0
140,000	107,002	360,000	446,376	0	0	0	0
1,260,000	1,627,581	3,740,000	4,616,428	0	0	500,000	610,524
1,000,000	0	302,243	0	0	0	0	0
91,500,000	54,000,000	0	0	0	0	0	0
250,000	275,000	250,000	275,000	0	0	0	0
10,253	0	502	0	0	0	0	0
200,000	0	150,000	0	0	0	150,000	0
155,000	148,000	95,000	92,000	0	0	0	0
500,000	0	0	0	0	0	0	0
66,025	0	67,975	0	0	0	0	0
1,900,000	2,065,520	0	0	0	0	0	0
300,000	0	130,000	0	0	0	0	0
678,676	825,568	120,850	146,932	3,545,420	4,312,828	0	0
373,502	318,285	123,276	106,095	3,221	0	0	0
23,000	0	219,500	0	0	0	0	0
683,540	685,000	8,711	5,000	398,463	420,000	0	0
51,698	51,862	2,293	0	79,100	78,258	0	0
214,537	0	16,178	0	105,957	0	0	0
113,928,847	73,036,344	16,270,649	12,186,634	4,132,289	4,811,086	2,139,524	1,755,253

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Estimated Net Costs as of September 30, 2005					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	51	61	(2,622)	0	(2,510)
Alaska	1,422	6,618	0	0	8,040
Arizona	36,557	78,956	1,996	0	117,509
Arkansas	32,697	38,012	(194,002)	0	(123,293)
California	(172,653)	(593,122)	0	0	(765,775)
Colorado	0	0	0	0	0
Connecticut	(11,132)	(16,664)	0	0	(27,796)
Delaware	8,483	18,490	(665)	0	26,309
Dist. of Columbia	0	0	0	0	0
Florida	186,775	457,233	11,825	5,731	661,564
Georgia	(31,377)	(67,334)	(259)	0	(98,969)
Hawaii	0	0	0	0	0
Idaho	1,661	4,251	0	0	5,913
Illinois	(7,853)	(43,789)	(345)	0	(51,987)
Indiana	1,683,400	6,089,276	11,243	4,753,487	12,537,406
Iowa	137,947	354,806	(21,615)	0	471,138
Kansas	73,944	122,705	(24,862)	0	171,787
Kentucky	(6,563)	(3,827)	(720)	0	(11,109)
Louisiana	0	0	0	0	0
Maine	75,398	124,344	20	0	199,762
Maryland	21,007	53,612	(34,407)	0	40,211
Massachusetts	(17,571)	(15,356)	(1,103)	0	(34,031)
Michigan	433,833	788,206	1,331	0	1,223,371
Minnesota	374,126	1,054,547	5,800	0	1,434,473
Mississippi	4,585	15,551	(33,527)	0	(13,391)
Missouri	7,687	23,363	(56,202)	0	(25,152)
Montana	(9,915)	(267)	(196)	0	(10,377)
Nebraska	(322,246)	377,048	(3,388,179)	0	(3,333,378)
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)	(16,707)	(28,919)	0	(75,976)
New York	0	0	0	0	0
North Carolina	(31,845)	(39,675)	(1,099)	0	(72,619)
North Dakota	(65,541)	(44,508)	(1,456)	0	(111,505)
Ohio	168,921	483,571	3,376	11,111	666,979
Oklahoma	(83,983)	(126,181)	(408,727)	0	(618,890)
Oregon	(5,426)	(20,331)	(21)	0	(25,779)
Pennsylvania	295,541	1,018,975	6,661	0	1,321,178
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	57,239	19,744	(505)	0	76,478
South Dakota	56,793	93,291	2,156	0	152,241
Tennessee	25,184	45,647	(7,821)	0	63,010
Texas	101,650	71,649	(2,249,589)	12,349	(2,063,941)
Utah	(26,786)	(3,915)	0	0	(30,701)
Vermont	0	0	0	0	0
Virginia	169,437	791,100	168	0	960,705
Washington	29,398	150,167	258	693	180,516
West Virginia	7,639	17,191	0	0	24,831
Wisconsin	4,366	4,445	847	0	9,658
Wyoming	9,796	17,733	0	0	27,528
Other	0	0	0	0	0
Total	3,122,266	11,262,539	(6,419,760)	4,783,371	12,748,416

Summary:	
GA Covered Obligations	250,904,755
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	1,556,192
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	12,748,416
Per State breakdown	12,748,416

Assessments Called (Billed) or Refunded as of December 31, 2004							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
98,826	0	81,514	0	3,000	0	0	0
135,583	55,200	33,801	47,371	0	0	0	0
575,300	0	394,119	0	0	0	0	0
203,542	0	0	0	337,005	0	0	0
1,363,000	675,000	3,337,000	1,250,000	450,000	0	0	0
10,025	0	245	0	39,730	0	0	0
109,000	0	80,000	0	0	0	0	0
64,500	0	85,500	0	0	0	0	0
1,900,000	0	3,800,000	0	0	0	0	0
3,053,818	0	0	0	0	0	0	0
Less:							
Estate/other distributions	121,248,273	55,000	0	85,000	0	0	0
Other adjustments	2,469	1,100,000	950,000	4,700,000	3,800,000	30,000	0
Ceding commissions/ policy enhancements	7,587,731	16,867,025	5,000,000	60,219,197	0	17,051	0
Other recoveries (litigation, estate distributions, etc.)	110,874,058	990,079	0	1,835,190	0	9,720	0
		200,000	0	2,300,000	0	0	0
		264,400	175,256	130,200	87,747	25,200	0
Adjusted GA Costs	12,748,416	650,000	0	375,000	0	0	0
Per State breakdown	12,748,416	1,350,000	0	0	0	0	0
		150,000	0	0	0	0	0
		4,690,700	2,950,000	4,559,300	708,000	0	0
		3,413,000	1,556,480	5,537,000	2,439,520	26,500	0
		25,000	0	50,000	0	161,306	0
		0	0	300,000	0	0	0
		60,000	0	0	0	0	0
		492,432	0	0	11,100	50,000	0
		50,000	0	50,000	0	0	0
		51,500	0	87,200	0	0	0
		350,000	175,000	250,000	125,000	0	0
		96,400	0	147,500	0	0	66,890
		4,860,000	0	8,640,000	0	0	0
		666,000	432,900	721,000	468,000	414,000	269,100
		166,015	0	738,136	0	0	0
		2,700,000	0	8,300,000	0	0	0
		519,500	0	80,500	0	0	0
		342,154	0	692,351	528,151	57,868	0
		375,000	0	600,000	0	0	0
		2,050,596	1,282,581	53,829	33,738	2,245,379	1,404,473
		23,475	0	0	0	0	0
		2,600,000	1,072,744	8,600,000	7,248,345	25,500	0
		250,000	0	700,000	0	0	0
		332,438	124,194	4,165	0	79,887	73,576
		180,000	0	80,000	0	0	0
		53,434,308	14,449,355	117,647,747	16,746,972	3,972,146	1,747,149
						96,890	0

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Estimated Net Costs as of September 30, 2005					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	12,104	0	0	12,104
Alaska	0	0	0	0	0
Arizona	0	743,716	0	0	743,716
Arkansas	0	187,089	0	0	187,089
California	592	3,742,149	3,234	0	3,745,976
Colorado	0	2,443,160	0	0	2,443,160
Connecticut	0	9,557	0	0	9,557
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	1,411	2,375,761	0	0	2,377,172
Georgia	440	216,644	2,820	0	219,904
Hawaii	0	9,934	0	0	9,934
Idaho	0	16,744	0	0	16,744
Illinois	0	19,679	0	0	19,679
Indiana	0	76,980	0	0	76,980
Iowa	0	10,547	0	0	10,547
Kansas	0	41,225	0	0	41,225
Kentucky	0	4,611	0	0	4,611
Louisiana	38	105,792	0	0	105,829
Maine	0	7,409	0	0	7,409
Maryland	0	37,940	0	0	37,940
Massachusetts	0	0	0	0	0
Michigan	0	27,917	0	0	27,917
Minnesota	0	55,687	0	0	55,687
Mississippi	0	103,850	0	0	103,850
Missouri	0	30,610	0	0	30,610
Montana	0	21,688	0	0	21,688
Nebraska	0	324,697	0	0	324,697
Nevada	0	271,686	0	0	271,686
New Hampshire	0	0	0	0	0
New Jersey	0	1,592	0	0	1,592
New Mexico	0	323,156	0	0	323,156
New York	0	0	0	0	0
North Carolina	0	556,891	0	0	556,891
North Dakota	0	22,515	0	0	22,515
Ohio	0	60,458	0	0	60,458
Oklahoma	0	180,454	0	0	180,454
Oregon	0	42,751	0	0	42,751
Pennsylvania	0	47,330	0	0	47,330
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	0	2,415	0	0	2,415
Tennessee	0	16,872	0	0	16,872
Texas	126	659,236	0	0	659,361
Utah	0	45,149	0	0	45,149
Vermont	0	10,535	0	0	10,535
Virginia	0	157,103	0	0	157,103
Washington	0	62,235	0	0	62,235
West Virginia	0	12,142	0	0	12,142
Wisconsin	0	10,875	0	0	10,875
Wyoming	0	28,867	0	0	28,867
Other	0	0	0	0	0
Total	2,607	13,137,752	6,054	0	13,146,413

Summary:	
GA Covered Obligations	110,355,316
Add:	
GA claims incurred directly	669,896
GA expenses incurred directly	784,288
NOLHGA expenses	603,230
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, 2004							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	644,884	0	0	0	0	0
123,926	0	0	0	0	0	0	0
97,750	100,000	9,531,750	2,520,000	627,500	750,000	0	0
0	0	4,750,000	0	0	0	0	0
0	0	5,300,000	142,450	0	0	0	0
664	0	380,963	1,461	0	0	0	0
0	0	23,025	0	33	0	0	0
0	0	20,000	0	0	0	0	0
0	0	75,000	0	0	0	0	0
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	125,000	0	0	0	0	0
288,530	0	0	0	0	0	0	0
0	0	831,523	0	0	0	0	0
0	0	604,300	0	0	0	0	0
0	0	275,000	0	0	0	0	0
0	0	86,000	0	0	0	0	0
0	0	150,000	0	0	0	0	0
0	0	550,000	225,000	0	0	0	0
62,251	19,724	389,989	123,569	1,148,044	363,760	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	0	0	0	0	0	0
0	0	90,000	0	0	0	0	0
576,171	119,724	24,433,384	3,012,480	1,785,577	1,113,760	0	0

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	419,337	0	0	419,337
Alaska	40,755	0	0	40,755
Arizona	1,412,568	0	0	1,412,568
Arkansas	302,633	0	0	302,633
California	7,411,109	0	0	7,411,109
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	154,971	0	0	154,971
Dist. of Columbia	0	0	0	0
Florida	5,509,532	0	0	5,509,532
Georgia	682,925	0	0	682,925
Hawaii	192,587	0	0	192,587
Idaho	266,729	0	0	266,729
Illinois	10,449,717	0	0	10,449,717
Indiana	2,298,861	0	0	2,298,861
Iowa	1,902,688	0	0	1,902,688
Kansas	439,474	0	0	439,474
Kentucky	342,842	0	0	342,842
Louisiana	0	0	0	0
Maine	300,683	0	0	300,683
Maryland	1,221,665	0	0	1,221,665
Massachusetts	1,901,869	0	0	1,901,869
Michigan	1,569,652	0	0	1,569,652
Minnesota	712,321	0	0	712,321
Mississippi	159,665	0	0	159,665
Missouri	897,914	0	0	897,914
Montana	229,544	0	0	229,544
Nebraska	646,968	0	0	646,968
Nevada	184,142	0	0	184,142
New Hampshire	161,812	0	0	161,812
New Jersey	10,895,880	0	0	10,895,880
New Mexico	255,340	0	0	255,340
New York	0	0	0	0
North Carolina	709,101	0	0	709,101
North Dakota	583,657	0	0	583,657
Ohio	2,521,644	0	0	2,521,644
Oklahoma	883,811	0	0	883,811
Oregon	577,161	0	0	577,161
Pennsylvania	4,993,510	0	0	4,993,510
Puerto Rico	48,675	0	0	48,675
Rhode Island	0	0	0	0
South Carolina	1,119,131	0	0	1,119,131
South Dakota	376,214	0	0	376,214
Tennessee	1,348,061	0	0	1,348,061
Texas	1,684,490	0	0	1,684,490
Utah	317,987	0	0	317,987
Vermont	0	0	0	0
Virginia	1,309,810	0	0	1,309,810
Washington	1,645,571	0	0	1,645,571
West Virginia	258,384	0	0	258,384
Wisconsin	12,256,204	0	0	12,256,204
Wyoming	252,936	0	0	252,936
Other	0	0	0	0
Total	81,850,531	0	0	81,850,531

Summary:	
GA Covered Obligations	98,448,913
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	1,829,586
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, 2004							
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	
Alabama	450,000	0	0	0	0	0	
Alaska	62,205	0	0	0	0	0	
Arizona	1,022,583	0	0	0	0	0	
Arkansas	361,600	0	0	0	0	0	
California	8,346,598	525,000	0	0	0	0	
Colorado	3,932	0	0	0	0	0	
Connecticut	0	0	0	0	0	0	
Delaware	145,000	0	0	0	0	0	
Dist. of Columbia	0	0	0	0	0	0	
Florida	5,300,000	0	0	0	0	0	
Georgia	690,574	0	0	0	0	0	
Hawaii	244,756	0	0	0	0	0	
Idaho	300,000	0	0	0	0	0	
Illinois	11,650,000	1,218,853	0	0	0	0	
Indiana	2,008,337	0	0	0	0	0	
Iowa	2,015,000	0	0	0	0	0	
Kansas	442,000	0	0	0	0	0	
Kentucky	429,971	104,347	0	0	0	0	
Louisiana	0	0	0	0	0	0	
Maine	310,000	0	0	0	0	0	
Maryland	1,500,000	0	0	0	0	0	
Massachusetts	2,500,000	0	0	0	0	0	
Michigan	1,700,000	0	0	0	0	0	
Minnesota	777,000	0	0	0	0	0	
Mississippi	119,338	0	0	0	0	0	
Missouri	1,217,018	0	0	0	0	0	
Montana	320,000	0	0	0	0	0	
Nebraska	540,000	0	0	0	0	0	
Nevada	179,400	0	0	0	0	0	
New Hampshire	200,542	206,121	0	0	0	0	
New Jersey	10,750,000	500,000	0	0	0	0	
New Mexico	250,000	0	0	0	0	0	
New York	0	0	0	0	0	0	
North Carolina	750,000	0	0	0	0	0	
North Dakota	627,400	0	0	0	0	0	
Ohio	2,450,000	0	0	0	0	0	
Oklahoma	1,000,000	0	0	0	0	0	
Oregon	508,534	0	0	0	0	0	
Pennsylvania	5,400,000	0	0	0	0	0	
Puerto Rico	66,443	0	0	0	0	0	
Rhode Island	0	0	0	0	0	0	
South Carolina	1,168,847	0	0	0	0	0	
South Dakota	458,794	0	0	0	0	0	
Tennessee	1,500,000	0	0	0	0	0	
Texas	1,814,462	27,486	0	0	449	5	
Utah	430,000	0	0	0	0	0	
Vermont	230,000	0	0	0	0	0	
Virginia	1,407,146	0	20,683	18,000	0	0	
Washington	1,750,000	133,907	0	0	0	0	
West Virginia	350,000	99,335	0	0	0	0	
Wisconsin	14,500,000	0	0	0	0	0	
Wyoming	235,000	0	0	0	0	0	
Other	0	0	0	0	0	0	
Total	88,482,480	2,815,049	20,683	18,000	449	5	

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	2,213	56,083	0	58,296
Alaska	0	0	0	0
Arizona	11,075	1,176,563	0	1,187,638
Arkansas	0	35,090	0	35,090
California	14,624	196,668	0	211,292
Colorado	62,823	636,596	0	699,420
Connecticut	0	12,598	0	12,598
Delaware	0	5,139	0	5,139
Dist. of Columbia	0	0	0	0
Florida	40,950	1,335,305	0	1,376,254
Georgia	50,918	660,003	0	710,920
Hawaii	0	0	0	0
Idaho	13,625	486,878	0	500,504
Illinois	34,008	486,741	0	520,749
Indiana	57,760	651,524	0	709,284
Iowa	0	(0)	0	(0)
Kansas	12,163	240,658	0	252,822
Kentucky	1,415	61,565	0	62,980
Louisiana	0	85,322	0	85,322
Maine	9,884	202,825	0	212,709
Maryland	3,803	40,457	0	44,261
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	62,406	0	62,406
Missouri	20,565	869,946	0	890,511
Montana	320	119,873	0	120,192
Nebraska	16,820	512,635	0	529,454
Nevada	7,146	87,145	0	94,291
New Hampshire	0	79,021	0	79,021
New Jersey	0	(0)	0	(0)
New Mexico	605	207,390	0	207,994
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	104,855	882,390	0	987,245
Oklahoma	0	322,432	0	322,432
Oregon	0	33,083	0	33,083
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	2,715	0	2,715
South Carolina	0	198,871	0	198,871
South Dakota	0	0	0	0
Tennessee	1,927	90,538	0	92,464
Texas	63,501	1,366,248	0	1,429,748
Utah	8,682	56,809	0	65,491
Vermont	0	0	0	0
Virginia	46,215	422,608	0	468,823
Washington	0	(0)	0	(0)
West Virginia	0	149,919	0	149,919
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	585,896	11,834,043	0	12,419,940

Summary:	
GA Covered Obligations	190,939,551
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	1,691,007
Less:	
Estate/other distributions	176,081,409
Other adjustments	250,452
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	3,878,757
Adjusted GA Costs	12,419,940
Per State breakdown	12,419,940

Assessments Called (Billed) or Refunded as of December 31, 2004							
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
398,764	0	236,762	200,000	0	0	189,473	54,655
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	28,654	1,924,605	297,696	13	0	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
1,182,974	28,654	13,047,076	1,163,006	53,013	0	189,473	54,655

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Estimated Net Costs as of September 30, 2005				
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
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, 2004							
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
18,000	0	27,000	0	0	0	0	0
1,050,000	0	610,000	0	0	0	0	0
700,000	0	300,000	7,627	0	0	0	0
1,498,749	0	326,850	0	1,129	0	0	0
801,000	765,495	987,000	0	12,000	0	0	0
940,000	0	810,000	0	0	0	0	0
200,000	0	0	0	0	0	0	0
119,576	0	56,024	0	0	0	0	0
134,289	0	290,711	0	0	0	0	0
104,000	0	121,000	0	0	0	0	0
1,650,000	0	2,950,000	0	0	0	0	0
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
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
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	60	14,545	45	0	0	0	0
84,175	0	60,825	0	0	0	0	0
19,125,582	1,317,039	14,801,323	110,440	30,659	3,117	0	0

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Estimated Net Costs as of September 30, 2005					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	640,663	0	640,663
Alaska	0	0	(910)	0	(910)
Arizona	0	0	284,468	0	284,468
Arkansas	0	0	23,928	0	23,928
California	0	0	473,600	0	473,600
Colorado	0	0	162,079	0	162,079
Connecticut	0	0	15,776	0	15,776
Delaware	0	0	10,190	0	10,190
Dist. of Columbia	0	0	4,827	0	4,827
Florida	0	0	2,505,760	0	2,505,760
Georgia	0	0	1,134,712	0	1,134,712
Hawaii	0	0	37,608	0	37,608
Idaho	0	0	15,890	0	15,890
Illinois	0	0	85,933	0	85,933
Indiana	0	0	136,756	0	136,756
Iowa	0	0	6,071	0	6,071
Kansas	0	0	264,083	0	264,083
Kentucky	0	0	182,089	0	182,089
Louisiana	0	0	113,483	0	113,483
Maine	0	0	2,553	0	2,553
Maryland	0	0	94,339	0	94,339
Massachusetts	0	0	67,412	0	67,412
Michigan	0	0	316,074	0	316,074
Minnesota	0	0	25,940	0	25,940
Mississippi	0	0	62,330	0	62,330
Missouri	0	0	62,860	0	62,860
Montana	0	0	6,272	0	6,272
Nebraska	0	0	7,507	0	7,507
Nevada	0	0	(9,262)	0	(9,262)
New Hampshire	0	0	0	0	0
New Jersey	0	0	17,239	0	17,239
New Mexico	0	0	51,075	0	51,075
New York	0	0	0	0	0
North Carolina	0	0	543,585	0	543,585
North Dakota	0	0	338	0	338
Ohio	0	0	92,957	0	92,957
Oklahoma	0	0	316,971	0	316,971
Oregon	0	0	40,124	0	40,124
Pennsylvania	0	0	239,308	0	239,308
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	140,941	0	140,941
South Carolina	0	0	479,000	0	479,000
South Dakota	0	0	416	0	416
Tennessee	0	0	126,286	0	126,286
Texas	0	0	1,210,630	0	1,210,630
Utah	0	0	8,854	0	8,854
Vermont	0	0	34,415	0	34,415
Virginia	0	0	100,355	0	100,355
Washington	0	0	96,195	0	96,195
West Virginia	0	0	11,390	0	11,390
Wisconsin	0	0	61,967	0	61,967
Wyoming	0	0	(67)	0	(67)
Other	0	0	0	0	0
Total	0	0	10,305,006	0	10,305,006

Summary:	
GA Covered Obligations	1,686,823
Add:	
GA claims incurred directly	28,227,253
GA expenses incurred directly	3,500,500
NOLHGA expenses	2,383,060
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	25,492,630
Adjusted GA Costs	10,305,006
Per State breakdown	10,305,006

Assessments Called (Billed) or Refunded as of December 31, 2004							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	20,000	0	0	0
0	0	0	0	34,664	0	0	0
0	0	0	0	750,000	0	0	0
0	0	0	0	50,000	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	0	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
0	0	0	0	4,894,749	0	0	0

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	15	0	3	18
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	26	0	2	28
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	197	0	23	220
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	49	0	0	49
Indiana	100	0	9	109
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	1,134	0	1,084	2,218
Louisiana	408	0	504	912
Maine	0	0	0	0
Maryland	309	0	16	325
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	16	0	16	32
Missouri	105	0	368	473
Montana	0	0	0	0
Nebraska	3	0	0	3
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	8,658	0	5,068	13,726
North Dakota	1	0	0	1
Ohio	352	0	18	370
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	177	0	25	202
South Dakota	0	0	0	0
Tennessee	5,025	0	2,010	7,035
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	83,721	0	17,015	100,736
Washington	0	0	0	0
West Virginia	948	0	160	1,108
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	101,244	0	26,321	127,565

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	127,565
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, 2004							
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

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	(4,675)	0
Alaska	0	0	0	0
Arizona	0	0	4,484	0
Arkansas	0	0	590,747	0
California	0	0	180	0
Colorado	0	0	640	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	395	0
Florida	0	0	958	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	13	0
Illinois	0	0	3,674	0
Indiana	0	0	551	0
Iowa	0	0	21	0
Kansas	0	0	959	0
Kentucky	0	0	0	0
Louisiana	0	0	1,912,442	0
Maine	0	0	0	0
Maryland	0	0	148	0
Massachusetts	0	0	0	0
Michigan	0	0	799	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	1,336	0
Montana	0	0	0	0
Nebraska	0	0	327	0
Nevada	0	0	81	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	938	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	13	0
Ohio	0	0	92	0
Oklahoma	0	0	812,577	0
Oregon	0	0	270	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	1,105	0
South Dakota	0	0	0	0
Tennessee	0	0	32	0
Texas	0	0	1,222,935	0
Utah	0	0	65	0
Vermont	0	0	0	0
Virginia	0	0	(95)	0
Washington	0	0	521	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	26	0
Other	0	0	0	0
Total	0	0	4,551,557	0

Summary:	
GA Covered Obligations	6,682,786
Add:	
GA claims incurred directly	602,228
GA expenses incurred directly	1,111,917
NOLHGA expenses	1,285,935
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	5,131,309
Adjusted GA Costs	4,551,557
Per State breakdown	4,551,557

Assessments Called (Billed) or Refunded as of December 31, 2004								
Assessments Called (i.e. Billed)	Life		Allocated Annuity		A&H		Unallocated Annuity	
	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	11,200	0	0	1,472,400	548,800	0	0	
315,058	120,760	0	0	2,835,522	1,086,836	0	0	
3,200	0	0	0	0	0	0	0	
645,876	131,960	0	0	11,548,200	1,635,636	0	0	

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	239,363	102,596	0	341,959
Alaska	4,730	24,526	0	29,256
Arizona	660,113	276,808	0	936,920
Arkansas	282,061	49,927	0	331,988
California	3,313,616	507,011	0	3,820,627
Colorado	1,435,644	122,737	0	1,558,381
Connecticut	0	0	0	0
Delaware	116,983	53,335	59,993	230,310
Dist. of Columbia	79,453	44,611	0	124,064
Florida	1,886,676	1,831,803	0	3,718,479
Georgia	886,475	441,542	0	1,328,017
Hawaii	5,336	19,318	0	24,654
Idaho	445,760	174,409	0	620,169
Illinois	1,845,428	1,259,880	0	3,105,307
Indiana	1,017,094	835,706	0	1,852,800
Iowa	325,017	467,350	0	792,367
Kansas	113,196	46,272	0	159,468
Kentucky	645,442	341,470	0	986,912
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	457,767	90,427	0	548,194
Massachusetts	30,339	12,930	0	43,269
Michigan	7,674	242	0	7,916
Minnesota	1,719,166	2,099,604	0	3,818,771
Mississippi	555,317	99,977	0	655,293
Missouri	891,129	730,543	0	1,621,672
Montana	269,284	77,654	0	346,938
Nebraska	288,120	184,256	0	472,376
Nevada	538,258	68,709	0	606,967
New Hampshire	47,159	1,607	0	48,766
New Jersey	0	0	0	0
New Mexico	103,874	116,300	0	220,174
New York	0	0	0	0
North Carolina	903,780	180,283	(444)	1,083,619
North Dakota	180,466	115,400	0	295,866
Ohio	0	0	0	0
Oklahoma	238,663	570,129	0	808,792
Oregon	715,099	224,336	0	939,435
Pennsylvania	1,901,136	1,090,552	0	2,991,688
Puerto Rico	0	0	0	0
Rhode Island	6,958	102	0	7,060
South Carolina	1,120,330	442,122	0	1,562,452
South Dakota	133,158	65,048	0	198,206
Tennessee	559,182	337,197	0	896,379
Texas	682,437	1,059,085	0	1,741,523
Utah	175,370	158,525	0	333,896
Vermont	0	0	0	0
Virginia	826,938	355,769	8,022	1,190,729
Washington	1,201,702	428,118	0	1,629,820
West Virginia	284,785	11,576	5,460	301,821
Wisconsin	96,914	80,094	0	177,008
Wyoming	45,007	41,492	0	86,499
Other	0	0	0	0
Total	27,282,400	15,241,379	73,031	42,596,810

Summary:	
GA Covered Obligations	128,656,620
Add:	
GA claims incurred directly	3,042,199
GA expenses incurred directly	2,455,021
NOLHGA expenses	1,310,049
Less:	
Estate/other distributions	0
Other adjustments	(978,103)
Ceding commissions/ policy enhancements	16,832,492
Other recoveries (litigation, estate distributions, etc.)	77,012,691
Adjusted GA Costs	42,596,810
Per State breakdown	42,596,810

Assessments Called (Billed) or Refunded as of December 31, 2004								
Assessments Called (i.e. Billed)	Life		Allocated Annuity		A&H		Unallocated Annuity	
	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	3,750,000	3,135,000	2,140,000	0	0	0	0	
5,700,000	0	0	0	0	0	0	0	
Add:								
GA claims incurred directly	361,000	0	114,000	0	25,000	0	0	
GA expenses incurred directly	200,000	110,000	150,000	100,000	0	0	0	
NOLHGA expenses	5,150,000	0	5,000,000	0	0	0	0	
3,383,146	0	1,116,854	54,812	0	0	0	0	
8,116	0	27,842	0	118	0	0	0	
Less:								
Estate/other distributions	1,452,565	575,959	47,435	0	0	0	0	
Other adjustments	8,250,000	6,550,000	3,500,000	2,350,000	0	0	0	
Ceding commissions/ policy enhancements	1,994,431	0	0	0	0	0	0	
1,100,000	0	1,200,000	0	0	0	0	0	
Other recoveries (litigation, estate distributions, etc.)	175,000	0	0	0	0	0	0	
5,527,178	1,507,251	882,755	445,606	0	0	0	0	
Adjusted GA Costs	42,596,810							
Per State breakdown	42,596,810							
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	0	282,400	0	0	0	0	0	
560,000	333,200	1,440,000	856,800	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	951,395	419,087	144,177	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	205,285	221,407	118,870	50,000	74,737	0	0	
200,000	0	250,000	0	0	0	0	0	
0	0	0	0	0	0	0	0	
71,046,715	15,931,325	31,672,495	7,099,030	79,818	82,737	0	0	

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	44,052	128,071	0	172,122
Alaska	0	0	0	0
Arizona	117,347	406,897	0	524,245
Arkansas	100,850	291,764	0	392,614
California	0	0	0	0
Colorado	92,778	496,015	0	588,793
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	13,081	245,349	0	258,430
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	238,375	1,166,789	0	1,405,164
Kentucky	0	0	0	0
Louisiana	177,326	673,742	0	851,068
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	83,296	377,926	0	461,222
Missouri	141,139	1,117,094	0	1,258,233
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	235	43,429	0	43,664
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	1,614,929	2,191,067	3,955	3,809,952
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	744,055	2,986,782	227	3,731,064
Utah	1,711	18,879	0	20,590
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	3,370,050	10,144,818	4,183	13,519,051

Summary:	
GA Covered Obligations	19,032,684
Add:	
GA claims incurred directly	4,754,902
GA expenses incurred directly	1,150,713
NOLHGA expenses	604,923
Less:	
Estate/other distributions	0
Other adjustments	(20,423)
Ceding commissions/ policy enhancements	1,898,919
Other recoveries (litigation, estate distributions, etc.)	10,145,675
Adjusted GA Costs	13,519,051
Per State breakdown	13,519,051

Assessments Called (Billed) or Refunded as of December 31, 2004							
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	883,740	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	2,563,953	53,716	21,980	0	0	0	0
8,382	0	46,618	0	0	0	0	0
12,164,294	4,196,953	9,791,604	1,492,980	81,022	0	0	0

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Estimated Net Costs as of September 30, 2005				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	28,708	28,708
Arizona	0	0	147,744	147,744
Arkansas	0	0	36,816	36,816
California	0	0	262,560	262,560
Colorado	0	0	459,761	459,761
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	1,502	1,502
Idaho	0	0	461,142	461,142
Illinois	0	0	48,015	48,015
Indiana	0	0	24,931	24,931
Iowa	0	0	881,152	881,152
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	70,904	70,904
Missouri	0	0	277,617	277,617
Montana	0	0	241,157	241,157
Nebraska	0	0	309,784	309,784
Nevada	0	0	108,759	108,759
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	51,314	51,314
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	18,057	18,057
Ohio	0	0	7,425	7,425
Oklahoma	0	0	101,504	101,504
Oregon	0	0	526,549	526,549
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	28,498	28,498
Tennessee	0	0	0	0
Texas	0	0	417,160	417,160
Utah	0	0	36,343	36,343
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	4,009,122	4,009,122
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	41,435	41,435
Other	0	0	0	0
Total	0	0	8,597,959	8,597,959

Summary:	
GA Covered Obligations	5,333,176
Add:	
GA claims incurred directly	1,751,932
GA expenses incurred directly	509,265
NOLHGA expenses	915,409
Less:	
Estate/other distributions	0
Other adjustments	(88,177)
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	8,597,959
Per State breakdown	8,597,959

Assessments Called (Billed) or Refunded as of December 31, 2004							
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	
Alabama	0	0	0	0	25,000	0	0
Alaska	84,049	0	0	0	0	0	0
Arizona	0	0	0	0	300,000	0	0
Arkansas	0	0	0	0	481,162	0	0
California	0	0	0	0	0	0	0
Colorado	0	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0	0	0
Florida	0	0	0	0	0	0	0
Georgia	0	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0	0
Idaho	0	0	0	0	0	0	0
Illinois	0	0	0	0	0	0	0
Indiana	0	0	0	0	0	0	0
Iowa	0	0	0	0	0	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	0	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0	0
Missouri	0	0	0	0	0	0	0
Montana	0	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0	0
Nevada	0	0	0	0	100,000	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	0	0	0	0	0	0	0
Oklahoma	6,000	0	0	0	114,000	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	0	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0	0
Texas	9,502	718	0	0	465,584	35,192	0
Utah	0	0	0	0	0	0	0
Vermont	0	0	0	0	0	0	0
Virginia	0	0	0	0	0	0	0
Washington	0	0	0	0	4,975,000	0	0
West Virginia	0	0	0	0	0	0	0
Wisconsin	0	0	0	0	50,000	0	0
Wyoming	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0
Total	122,316	718	0	0	7,042,981	35,192	0

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Estimated Net Costs as of September 30, 2005					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	5,840	0	5,840
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	154	0	154
California	0	0	969	0	969
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	26,599	0	26,599
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	7,554	0	7,554
Oregon	0	0	0	0	0
Pennsylvania	0	0	18,105	0	18,105
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	6,595	0	6,595
South Dakota	0	0	0	0	0
Tennessee	0	0	2,143	0	2,143
Texas	0	0	188,202	0	188,202
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	256,160	0	256,160

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	256,160
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	256,160
Per State breakdown	256,160

Assessments Called (Billed) or Refunded as of December 31, 2004							
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

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ASSESSABLE PREMIUM

**Assessable Premium
1988 - 2004**

This section contains the Total Assessable Premiums for the periods 1988 through 2004 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 - 2004 Data**

UNAUDITED
NOLHGA

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Alabama	1988	970,835,828	443,818,753	755,579,803	-	2,170,234,384	0	
	1989	961,872,838	408,511,068	812,933,944	-	2,183,317,850	0	
	1990	989,979,831	452,536,894	834,467,504	-	2,276,984,229	0	
	1991	1,051,877,423	402,815,551	839,729,815	-	2,294,422,789	0	
	1992	1,106,095,824	428,907,893	829,216,722	-	2,364,220,439	0	
	1993	1,161,309,120	381,576,205	841,132,013	-	2,384,017,338	0	
	1994	1,263,827,052	531,556,069	845,718,962	-	2,641,102,083	0	
	1995	1,296,860,047	548,569,570	848,012,082	-	2,693,441,699	0	
	1996	1,277,829,767	494,741,984	828,155,819	-	2,600,727,570	0	
	1997	1,527,568,976	584,143,645	809,928,972	-	2,921,641,593	0	
	1998	1,765,228,816	656,412,928	801,838,709	-	3,223,480,453	0	
	1999	1,522,162,487	970,984,676	832,518,202	-	3,325,665,365	0	
	2000	1,495,584,985	1,100,140,248	839,904,048	-	3,435,629,281	0	
	2001	1,437,218,805	1,353,545,718	851,034,121	-	3,641,798,644	0	
	2002	1,476,872,679	1,688,525,889	869,103,587	-	4,034,502,155	0	
	2003	1,599,611,950	1,597,500,288	950,050,960	-	4,147,163,198	0	
	2004	1,580,545,670	1,409,043,866	1,002,804,803	-	3,992,394,339	0	
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)
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	
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)

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)
1988 - 2004 Data**

UNAUDITED
NOLHGA

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

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)
1988 - 2004 Data**

UNAUDITED
NOLHGA

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

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State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
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		
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		
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		
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		

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State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
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	0	4,379,703,918	0		
2004	953,944,326	1,003,319,291	2,456,484,648	0	4,413,748,265	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		
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 incld 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	
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		

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State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
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		
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	1,683,031,851	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		
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		
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		

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UNAUDITED
NOLHGA

State	Year	Life	Allocated		Unallocated Annuity	Assessable Premium Total	403(b)	Notes
			Annuity	A&H				
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)	
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		
Montana	1988	169,041,608	148,382,870	143,818,697	34,022,445	495,265,620	0	
	1989	147,923,715	178,608,344	159,327,524	28,160,686	514,020,269	0	
	1990	151,461,664	174,514,867	168,978,142	28,984,099	523,938,772	0	
	1991	159,736,732	168,421,262	182,006,785	-	510,164,779	0	
	1992	167,589,649	177,152,069	194,197,079	-	538,938,797	0	
	1993	176,808,984	137,333,187	206,653,950	40,838,724	561,634,845	0	
	1994	184,354,230	179,294,334	216,362,491	41,066,926	621,077,981	0	
	1995	190,008,113	163,550,032	218,117,329	36,557,026	608,232,500	0	
	1996	193,636,502	118,717,121	228,259,960	19,699,949	560,313,532	0	
	1997	193,559,711	114,621,272	233,730,642	24,378,933	566,290,558	0	
	1998	185,814,389	112,354,833	240,114,841	30,435,668	568,719,731	0	
	1999	190,832,253	146,602,863	251,313,879	21,499,523	610,248,518	0	
	2000	195,293,601	182,761,370	267,438,449	18,416,508	663,909,928	0	
	2001	196,489,776	207,425,482	300,463,230	26,302,806	730,681,294	0	
2002	228,114,256	247,001,321	285,510,925	28,760,226	789,386,728	0		
2003	200,687,914	230,912,704	326,378,682	4,039,810	762,019,110	1,609,793	UA 403b (A,L5.2+6.3)	
2004	208,199,260	258,729,569	328,163,224	4,882,722	799,974,775	1,883,841	UA 403b (A,L5.2+6.3)	
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		

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

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State	Year	Life	Assessable			403(b)	Notes
			Allocated Annuity	A&H	Unallocated Annuity		
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	
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	6,061,686,024	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	
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	169,084,576	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)	
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	

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

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State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
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	
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	
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)
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

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

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

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State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
All States	1988	56,388,254,348	47,263,267,591	67,909,694,904	13,003,786,835	184,565,003,678	65,627,302	
	1989	55,236,476,397	51,478,466,586	72,068,971,823	13,398,723,461	192,182,638,267	83,207,030	
	1990	59,745,978,030	59,210,480,857	76,031,191,445	13,185,715,755	208,173,366,087	86,486,025	
	1991	63,124,415,917	54,110,160,997	77,211,223,791	15,049,158,581	209,494,959,286	101,244,119	
	1992	66,782,571,580	56,703,419,959	79,348,307,053	12,888,318,201	215,722,616,793	126,323,239	
	1993	71,523,564,638	48,902,588,001	82,280,654,795	12,195,899,332	214,902,706,766	116,194,692	
	1994	76,465,077,072	64,056,662,631	82,657,912,116	11,394,978,331	234,574,630,150	127,716,287	
	1995	81,386,026,586	65,051,449,590	88,302,485,204	10,670,395,993	245,410,357,373	147,261,114	
	1996	80,118,134,719	56,008,408,418	93,955,094,633	8,691,527,510	238,773,165,280	115,973,403	
	1997	81,291,968,089	60,690,697,981	95,865,833,782	9,343,241,569	247,191,741,421	131,079,061	
	1998	84,536,044,451	58,426,760,693	101,781,346,921	7,868,201,364	252,612,353,429	126,213,567	
	1999	83,270,387,788	78,982,290,908	110,138,309,203	10,556,342,192	282,947,330,091	156,700,755	
	2000	86,513,095,925	87,438,425,121	119,747,691,202	9,908,443,089	303,607,655,337	183,293,590	
	2001	86,584,179,826	119,908,161,439	127,080,474,825	8,805,598,828	342,378,414,918	209,532,372	
	2002	89,188,766,523	159,868,596,257	131,848,549,131	10,010,314,823	390,916,226,734	267,549,817	
	2003	93,464,790,691	144,026,904,375	141,196,916,058	9,954,299,225	388,642,910,349	363,445,310	
	2004	97,758,552,855	128,663,375,509	151,688,095,291	10,309,438,230	388,419,461,885	1,197,005,501	
Grand Total	1,313,378,285,435	1,340,790,116,913	1,699,112,752,177	187,234,383,319	4,540,515,537,844	3,604,853,184		

**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. 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.

**National Organization of
Life & Health Guaranty Associations**

Assessments at a Glance

Assessment Limits/ Classes	Percent of Premium	Number of Classes
Alabama	1%	3
Alaska	2%	2
Arizona	2%	2
Arkansas	2%	2
California	1%	2
Colorado	1%	2
Connecticut	2%	2
Delaware	2%	3
DC	2%	2
Florida	1%	2
Georgia	2%	2
Hawaii	2%	2
Idaho	2%	3
Illinois	2%	2
Indiana	2%	3
Iowa	2%	2
Kansas	2%	2
Kentucky	2%	2
Louisiana	2%	2
Maine	2%	5
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
New Mexico	2%	3
New York	2%	3

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

Assessments (cont.)

Assessment Limits/ Classes	Percent of Premium	Number of Classes
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	1%	2
Utah	2%	2
Vermont	2%	3
Virginia	2%	2
Washington	2%	2
West Virginia	2%	2
Wisconsin	2%	2
Wyoming	2%	2
Totals	45/52 set 2% limit	43/52 have 2 classes



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(i). Per account, per year, per insurer: Two percent (2%) of premiums received by the insurer from business in state on policies covered by each account during the calendar year preceding the assessment.

Assessment Classes

§27-8-8-6(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 insolvent foreign or alien insurer.

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. 22:1395.8.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.

Assessment Classes

LSA-R.S. 22:1395.8.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

Maine

Assessment Limits

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

Assessment Classes

§4609.2.D.4. Five classes of assessments: 1) Class A for administrative costs and other general expenses; 2) Class B to carry out the powers and duties of the association with regard to an impaired domestic insurer; 3) Class C to carry out the powers and duties of the association with regard to an impaired foreign or alien insurer; 4) Class D for assessment of members' proportionate share of the applicable maximum for payment of claims and expenses, only to the extent that the maximum 2% has not been assessed; and 5) Class E for assessment for shortfalls in the maximum assessment of any account, not to exceed 2% of premiums covered by the account.

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 insurer's average premiums received in the state on the policies covered by each account during the three calendar years prior to the impairment/insolvency.

Assessment Classes

§500.7709(2). Two classes of assessments: Class A for administrative and legal costs, other 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.

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 preceeding 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) Two 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

§9(h). One percent (1%) of premiums in state for policies covered by the account in any one year.

Assessment Classes

§9(b). Two classes of assessments: Class A for administrative costs, administrative expenses incurred under the act relating to any unauthorized insurer or nonmember of the association and other general expenses 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 insolvent or impaired insurer.

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 preceeding 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 preceeding the impairment or insolvency.

Assessment Classes

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

Wisconsin

Assessment Limits

§646.51(4)(a) The total of all assessments for an amount authorized by the board under this section with respect to an insurer may not, in one calendar year, exceed 2% of the insurer's average annual premiums received in this state, during the 3 calendar years preceding the year of entry of the order of liquidation, on the types of policies and contracts that are covered by the account. (Amended effective 4/30/04).

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 preceding the impairment or insolvency.

Assessment Classes

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

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**National Organization of
Life & Health Guaranty Associations**

Tax Offset at a Glance

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

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

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

THIS CHART, ALTHOUGH BELIEVED TO BE CORRECT AS OF THE DATE INDICATED, IS BASED ON THE MOST CURRENT STATUTORY MATERIALS AVAILABLE ON LINE TO NOLHGA AND 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.

Tax Offset (cont.)

Offset Amount	Yes, 20% Over 5 Yr's.	Yes (Other %)	No Provision
New Jersey		X	
New Mexico			X
New York		X	
North Carolina	X		
North Dakota	X		
Ohio	X		
Oklahoma	X		
Oregon	X		
Pennsylvania	X		
Puerto Rico			X
Rhode Island		X	
South Carolina	X		
South Dakota	X		
Tennessee		X	
Texas		X	
Utah	X		
Vermont		X	
Virginia		X	
Washington	X		
West Virginia			X
Wisconsin	X		
Wyoming		X	
Total	32	12	8

**State Laws & Provisions Report**

[current as of July 01, 2005]

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.

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. 22:1395.12.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.

Maine

No provision.

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

§208.22/22a-c. Yes. Amount a member insurer may offset varies according to formula in the Single Business Tax - Insurance Companies (Public Act No. 262).

Minnesota

§ 297I.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 year s following the year in which the assessment was paid. If a member insurer ceases doing business, all uncredited assessments may be credited against it tax liability for the year it ceases doing business. (Amended effective 1/1/97).

New Jersey

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

New Mexico

No provision.

New York

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

North Carolina

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

North Dakota

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

Ohio

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

Oklahoma

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

Oregon

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

Pennsylvania

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

Puerto Rico

No provision.

Rhode Island

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

South Carolina

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

South Dakota

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

Tennessee

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

Texas

§13(a)(and legislative comments for enactment at §13.17 of Acts 1991, 72nd Leg., ch. 242). Yes. Member insurers may offset up to 100% of assessment amounts relating to policies and contracts of insurance written, issued, and placed in force on or before January 1, 1992 (20% per year for a period of 5 years beginning in the year following the issuance of the certificate of contribution). Member insurers may also offset up to 100% of the assessment amounts relating to policies and contracts of insurance written, issued, and placed in force after January 1, 1992 (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.

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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