

November 30, 2006

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, 2005). 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 2006. **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 2006 Insolvencies***  
This category lists those costs associated with assumption reinsurance agreements that have closed during 2006 or with outstanding claim benefits paid by Guaranty Associations in 2006.
  - ***Closed Prior to 2006 Insolvencies***  
This category lists those costs associated with assumption reinsurance agreements that have been closed prior to 2006 but the estate is still open. Guaranty associations may still incur costs related to covered obligations.
  - ***Estates Closed***  
This category lists those costs associated with estates that have had court orders issued to close the estate. No further costs or recoveries other than minor amounts are anticipated.
  - ***Released from Oversight***  
This category lists those cases which were under some form of Insurance Department oversight (whether referred to as supervision, conservation, rehabilitation, receivership, etc.) and did not proceed to a liquidation status. The cases are eventually released from Department oversight. Blocks of business are generally disposed of without GA funding. Guaranty association costs should be minimal and are generally limited to expenses involved in monitoring the cases.
  - ***Key Points***  
Provides general comments related to specific insolvencies.
- **Anticipated Funding Schedules**  
This section contains Anticipated Funding Schedules for certain insolvencies for which Guaranty Association funding occurs over a period of time extending beyond year-end 2006. **Particular attention should be given to these insolvencies since Guaranty Associations may fund their participation in an assumption reinsurance agreement through a variety of methods (such as the use of a promissory note or borrowed funds to accommodate capacity limitations or the economic benefit to member companies), and it is likely that the timing of actual assessments will not coincide with the enclosed schedules. Please note Executive Life Insurance Company is the only insolvency currently included in this schedule.**

## General Comments (continued)

- **Specific Insolvency Costs and Assessment Information**

This section lists estimated costs by insolvency. It provides breakdowns by state and account. It also includes assessments called (billed) and refunded as of the immediate past yearend. **Assessment information is compiled annually from state guaranty associations. This information is NOT audited or verified by NOLHGA. NOLHGA cannot comment as to the completeness nor accuracy of the information shown herein. Inquiries about assessments should be directed to each individual state guaranty association.**

In addition, this information

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

- **Assessable Premiums 1988 -2005**

This section contains the Total Assessable Premiums for the period 1988 through 2005, 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, 2006													Assessments Called (Billed) or Refunded as of December 31, 2005							
NAIC Code	Domicile	Rehabilitation Date	Liquidation Date	Closing Date	Estate Closing Date	Life	Allocated Annuity	A&H	Unallocated Annuity	Total Report 2006	Total Report 2005	Change	Life		Allocated Annuity		A&H		Allocated Annuity	
													Assessments Called (Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
<b>Overview "Ongoing Funding" Insolvencies</b>																				
Executive Life Ins. Co.	63010	CA	4/11/1991	12/6/1991	9/3/1993	1,135,799,266	1,635,060,800	0	31,508,554	2,802,368,620	2,850,252,419	(47,883,799)	974,701,650	500,000	1,255,346,526	12,733,612	590,625	0	42,365,781	3,302,527
<b>Total "Ongoing Funding"</b>						<b>1,135,799,266</b>	<b>1,635,060,800</b>	<b>0</b>	<b>31,508,554</b>	<b>2,802,368,620</b>	<b>2,850,252,419</b>	<b>(47,883,799)</b>	<b>974,701,650</b>	<b>500,000</b>	<b>1,255,346,526</b>	<b>12,733,612</b>	<b>590,625</b>	<b>0</b>	<b>42,365,781</b>	<b>3,302,527</b>
<b>Overview "Open" Insolvencies</b>																				
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	38,723	0	800	0	0	0	0	0
Life & Health Ins. Co. of America	77887	PA		7/2/2004	4/1/2005	892,800	0	39,307,839	0	40,200,639	48,811,075	(8,610,436)	226,383	0	529	0	3,470,088	0	0	0
London Pacific Life & Annuity Co.	68934	NC	8/6/2002	9/30/2004	10/12/2004	0	131,072,312	0	0	131,072,312	129,661,875	1,410,437	42,570	0	77,465,430	0	0	0	0	
Monarch Life Ins. Co.	66265	MA	6/9/1994			211,703	93,519	207,290	0	512,511	512,511	0	5,138	490	228	0	304	0	0	
Old Southwest Life Ins. Co.	83631	AR	6/4/1999	8/3/2004		No Data Available		0	0	0	0	0	0	0	0	0	0	0	0	
Reliance Ins. Co.	24457	PA	5/29/2001	10/3/2001	9/1/2005	0	0	10,484,753	0	10,484,753	10,305,006	179,747	0	0	0	0	5,194,749	0	0	
States General Life Ins. Co.	69175	TX	1/14/2005	3/9/2005	7/1/2005	2,000	0	5,612,143	0	5,614,143	2,294,346	3,319,798	226,286	0	0	0	578,714	0	0	
Western United Life Assurance Co.	77925	WA	3/2/2004			No Data Available		0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total "Open"</b>						<b>2,237,225</b>	<b>131,279,649</b>	<b>55,612,026</b>	<b>27,990</b>	<b>189,156,890</b>	<b>192,857,345</b>	<b>(3,700,454)</b>	<b>539,100</b>	<b>490</b>	<b>77,466,987</b>	<b>0</b>	<b>9,243,855</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Overview "Closed in 2006" Insolvencies</b>																				
Old Standard Life Ins. Co.	88579	ID	3/2/2004	sold without GA participation, no GA funding involved					0	0	0	0	0	0	0	0	0	0	0	0
Old West Annuity & Life Ins. Co.	76791	AZ	3/2/2004	1/13/2006	sold without GA participation, no GA funding involved					0	0	0	0	0	0	0	0	0	0	0
<b>Total "Closed in 2006"</b>						<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Overview "Closed Prior to 2006" Insolvencies</b>																				
American Chambers Life Ins. Co.	75914	OH	3/13/2000	5/8/2000	claim runoff	79,918	0	61,186,769	0	61,266,687	61,385,187	(118,500)	253,143	4,500	0	0	57,321,953	930,500	0	0
American Integrity Ins. Co.	10197	PA		6/25/1993	6/1/1994	0	0	61,524,372	0	61,524,372	74,679,781	(13,155,409)	9,517	129,780	0	0	85,880,467	24,637,568	0	0
American Western Life Ins. Co.	60917	UT	1/1/1997	8/28/1997	claim runoff	23,655	0	478,053	0	501,707	4,288,924	(3,787,217)	0	0	0	0	1,804,218	8,600	0	0
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	4,459,142	3,435,675	65,758,257	39,553,359	1,310,907	1,500,000	8,000,000	2,604,384
Andrew Jackson Life Ins. Co.	60968	MS	2/10/1992	3/26/1993	8/27/1993	24,382,646	6,334,439	75,353	0	30,792,438	37,187,718	(6,395,280)	28,735,867	0	10,977,686	50,403	0	0	3,735,647	0
Centennial Life Ins. Co.	61654	KS	2/4/1998	5/27/1998	various	15,763	0	661,892	0	677,655	926,182	(248,527)	793,564	685,323	100,000	50,000	19,544,517	11,503,713	0	0
Confederation Life Ins. Co. (CLIC)	80667	MI	8/12/1994	8/12/1994	multiple	902	2,196	(0)	9,261	12,359	12,359	0	11,306,785	10,415,008	44,055,596	26,156,342	895,082	905,167	108,553,958	71,103,889
Consumers United Ins. Co.	62278	DE	2/9/1993	5/5/1994	2/15/1995	1,102,247	7,551,606	6,491,538	0	15,145,392	15,142,129	3,263	828,884	258,055	5,279,053	175,637	12,052,209	2,912,351	40	4
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	94,012,513	0	76,061,564	0	250,000	0	67,153,313	0
Diamond Benefits Life Ins. Co./LACOP	74969	AZ	12/19/1988	2/28/1992	11/30/1992	0	16,939,102	0	0	16,939,102	16,885,560	53,541	176,802	238	5,957,495	1,165,000	12,004,070	3,768	0	0
Family Guaranty Life Ins. Co.	75302	MS	5/10/1999	6/29/1999	12/9/1999	24,818,495	0	0	0	24,818,495	24,798,949	19,546	13,800,320	0	4,950,590	0	0	0	1,518,800	0
Farmers and Ranchers Life Ins. Co.	63185	OK	5/12/1999	1/14/2000	1/21/2000	4,683,717	4,439,262	0	0	9,122,980	9,114,723	8,256	7,965,000	135,000	885,000	15,000	0	0	0	0
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	839,543	30	2,123,356	20	330,078	0	35,000	0
First National Life Ins. Co. of America	63525	MS	5/10/1999	6/29/1999	12/9/1999	6,784,870	60,797,612	0	0	67,582,482	67,527,325	55,157	18,270,153	429,969	18,925,424	122,031	0	0	0	0
Franklin American Life Ins. Co.	68489	TN	5/11/1999	10/26/1999	7/6/2000	9,602,662	3,163,202	0	0	12,765,864	12,720,540	45,323	1,234,685	0	89,000	0	0	0	0	0
Franklin Protective Life Ins. Co.	98655	MS	5/10/1999	6/29/1999	12/9/1999	14,289,411	4,348,871	0	0	18,638,281	18,622,485	15,797	5,854,173	0	2,082,992	0	52,921	0	0	0
International Financial Services Life Ins. Co.	64084	MO	5/12/1999	11/30/1999	12/9/1999	5,828,187	3,461,994	0	0	9,290,182	9,280,791	9,391	4,493,880	0	277,880	0	152,528	0	0	0
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	27,611,280	20,999,761	22,525,117	11,243,274	11,732,231	11,500,000	0	0
Kentucky Central Life Ins. Co.	65188	KY	2/12/1993	8/18/1994	5/31/1995	(12,786,946)	(10,052)	0	0	(12,796,999)	8,628,939	(21,425,938)	122,437,400	83,824,851	13,028,405	6,741,342	141,544	139,290	0	0
Legion Ins. Co.	24422	PA	3/28/2002	7/28/2003	claim runoff	0	0	2,578,556	0	2,578,556	4,031,137	(1,452,581)	0	0	0	0	400,000	0	0	0
Midwest Life Ins. Co.	66060	LA	6/26/1991	8/26/1991	6/1/1992	886,610	32,020,814	82,732	0	32,990,157	32,974,103	16,054	3,798,558	1,244,000	75,129,284	10,553,609	4,535,768	459,073	0	0
National Heritage Life Ins. Co.	97284	DE	5/25/1994	11/21/1995	7/2/1996	6,235,128	164,059,786	0	0	170,294,914	188,344,177	(18,049,264)	13,267,750	228,148	236,271,567	18,226,888	0	0	2,585,649	0
Universe Life Ins. Co.	70181	ID	3/5/1996	12/4/1998	10/29/1999	0	0	8,611,253	0	8,611,253	8,597,959	13,294	122,316	718	0	0	7,292,981	35,192	0	0
Villanova Ins. Co.	19577	PA	3/28/2002	7/28/2003	claim runoff	0	0	13,310	0	13,310	256,160	(242,849)	0	0	0	0	400,000	0	0	0
<b>Total "Closed Prior to 2006"</b>						<b>90,291,530</b>	<b>585,618,940</b>	<b>142,596,245</b>	<b>9,261</b>	<b>818,515,977</b>	<b>883,151,919</b>	<b>(64,635,943)</b>	<b>360,270,915</b>	<b>121,791,056</b>	<b>584,478,266</b>	<b>114,052,906</b>	<b>216,101,474</b>	<b>54,535,222</b>	<b>191,582,407</b>	<b>73,708,277</b>

Estimated GA Costs

Estimated Net Costs as of September 30, 2006

	NAIC Code	Domicile	Rehabilitation Date	Liquidation Date	Closing Date	Estate Closing Date	Life	Allocated Annuity	A&H	Unallocated Annuity	Total Report 2006	Total Report 2005	Change		
														<b>Overview "Estate Closed" Insolvencies</b>	
Alabama Life Ins. Co.	98825	AL	12/2/1993	10/7/1994	10/21/1994	6/24/2002	2,132,767	1,167,729	10,256	0	3,310,751	3,310,751	0		
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	(233,581)	848,639	4,439,493	0	5,054,550	5,049,000	5,550		
American Standard Life & Accident Ins. Co.	63452	OK	2/22/1991	9/22/1998	9/22/1998	11/25/2003	7,549,724	427,168	418,823	0	8,395,715	8,388,624	7,091		
Bankers Commercial Life Ins. Co.	61220	TX	5/15/2000	6/19/2000	11/8/2002	4/7/2003	259,928	0	13,589,897	0	13,849,825	13,849,825	0		
Coastal States Life Ins. Co.	61980	GA	1/24/1996	10/1/1996	11/8/1996	9/17/2004	48,621	16,273,036	0	0	16,321,657	16,321,664	(7)		
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		
EBL Life Ins. Co.	87033	PA	4/7/1994	11/30/1994	8/15/2005	9/8/2005	9,861,624	4,462,254	0	0	14,323,877	17,463,100	(3,139,223)		
First National Life Ins. Co.	63517	AL	10/4/1996	8/5/1997	claim runoff	12/17/2002	0	0	228,162	0	228,162	227,653	509		
George Washington Life Ins. Co.	63770	WV	9/5/1990	6/3/1991	multiple	1/21/2005	1,313,507	76,423	381,021	0	1,770,951	1,770,565	385		
Guarantee Security Life Ins. Co.	84271	FL	8/12/1991	12/2/1992	4/13/1993	7/29/2005	22,784,315	84,124,558	0	0	106,908,873	106,938,176	(29,302)		
Inter-American Ins. Co. of Illinois	67210	IL	10/25/1991	12/23/1991	4/13/1993	9/16/2003	71,852,127	17,935,539	0	17,983,041	107,770,707	107,770,364	343		
Investment Life Ins. Co. of America	76015	NC	8/31/1992	4/2/1993	9/6/1994	12/12/2005	3,595,343	12,121,405	16,134	0	15,732,882	17,272,361	(1,539,479)		
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	0	0	
Mutual Benefit Life Ins. Co.	66362	NJ	7/16/1991	11/3/1993	4/30/1994	6/30/1999	(350,827)	(1,057,076)	0	(163,752)	(1,571,656)	(1,571,656)	0	0	
Mutual Security Life Ins. Co.	66400	IN	10/5/1990	12/6/1991	multiple	7/29/2005	3,122,404	11,262,883	(6,419,739)	4,783,472	12,749,019	12,748,416	603	0	
National Affiliated Investors Life Ins. Co.	69370	LA	6/7/1999	4/26/2000	7/7/2000	7/10/2006	1,223,357	121,189	8,753	0	1,353,300	2,521,603	(1,168,303)	0	0
National American Life Ins. Co. of PA	69221	PA	1/31/1995	5/31/1996	7/1/1996	10/13/2004	2,607	13,137,752	6,054	0	13,146,413	13,146,413	0	0	0
New Jersey Life Ins. Co.	66907	NJ	9/5/1991	8/12/1993	9/9/1993	1/8/1999	81,850,531	0	0	0	81,850,531	81,850,531	0	0	0
Old Colony Life Ins. Co.	65161	GA	5/21/1992	6/30/1994	10/20/1994	11/1/2006	586,255	11,841,254	0	0	12,427,509	12,419,940	7,570	0	0
Old Faithful Life Ins. Co.	67229	WY	2/19/1992	11/16/1992	3/1/1993	11/4/1996	649,614	760,345	64,158	0	1,474,118	1,474,118	0	0	0
Pacific Standard Life Ins. Co.	72842	CA	12/11/1989	5/11/1994	5/11/1994	12/30/1999	12,292,076	16,141,196	0	0	28,433,272	28,433,272	0	0	0
Statesman National Life Ins. Co.	69183	TX	2/8/1999	5/15/1999	6/18/1999	12/22/2003	0	0	4,558,304	0	4,558,304	4,551,557	6,746	0	0
Summit National Life Ins. Co.	71080	PA	5/6/1994	11/1/1994	11/30/1994	3/3/2006	3,722,702	787,165	73,031	0	4,582,899	42,596,810	(38,013,911)	0	0
Supreme Life Ins. Co. of America	69302	IL	7/12/1995	claim runoff	5/12/2000	33,329	0	11,495	0	0	44,824	44,824	0	0	0
Underwriters Life Ins. Co.	88188	SD	11/2/1990	11/27/1991	10/31/1992	12/14/1998	0	0	8,106,994	0	8,106,994	8,106,994	0	0	0
Unison International Life Ins. Co.	68055	OK	9/25/1992	2/12/1993	8/27/1993	11/8/2002	3,344,192	10,066,575	4,151	0	13,414,918	13,519,051	(104,133)	0	0
United Republic Life Ins. Co.	93238	UT	1/26/1994	11/18/1994	10/1/1994	7/25/2001	13,790	211	0	29,058	43,058	43,058	0	0	0
<b>Total "Estate Closed"</b>							234,559,380	205,238,141	25,631,185	22,631,819	488,060,524	532,026,086	(43,965,561)		
<b>Overview "Released from Oversight" Insolvencies</b>															
					Released Date										
Confederation Life Ins. & Annuity Co. (CLIAC)	99384	GA	9/1/1994		10/2/1995	4/12/1999	No GA funding involved	0	0	0	0	0	0	0	
First Capital Life Ins. Co.	65447	CA	5/14/1991	claim runoff	6/5/2003	48,718	4,548	0	0	0	53,266	53,266	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	0	368,160	368,160	0	0	0
Settlers Life Ins. Co.	64220	VA	5/14/1999	no GA participation	12/15/1999	101,244	0	26,321	0	0	127,565	127,565	0	0	0
<b>Total "Released from Oversight"</b>							516,284	5,980	26,726	0	548,990	548,990	0		
<b>Grand Total</b>							1,463,403,686	2,557,203,510	223,866,182	54,177,623	4,298,651,001	4,458,836,759	(160,185,758)		

Assessments Called (Billed) or Refunded as of December 31, 2005

Life	Allocated Annuity				A&H		Allocated Annuity	
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama Life Ins. Co.	2,800,000	0	568,170	0	13,000	0	0	0
American Educators Life Ins. Co.	19,024	0	284,983	1,409	7,000	0	0	0
American Life Assurance Corp.	10,971	0	0	0	148,029	0	0	0
American Standard Life & Accident Ins. Co.	6,136,133	5,350,073	10,343	111,000	1,280,461	660,185	0	0
Bankers Commercial Life Ins. Co.	70,714	16,193	0	0	17,454,254	2,772,428	0	0
Coastal States Life Ins. Co.	340,667	49,490	17,248,265	688,487	0	0	0	0
Consolidated National Life Ins. Co.	11,271,909	1,041,272	1,401,485	0	122,000	0	0	0
EBL Life Ins. Co.	32,000,000	0	0	0	0	0	0	0
First National Life Ins. Co.	0	0	0	900	192,196	58,147	0	0
George Washington Life Ins. Co.	5,231,876	2,043,956	214,664	138,871	13,338,293	5,033,998	0	0
Guarantee Security Life Ins. Co.	60,125,731	9,093,659	175,491,859	18,881,869	0	2,000	0	0
Inter-American Ins. Co. of Illinois	90,059,188	23,367,348	35,146,103	17,610,360	4,032,883	638,187	41,826,413	15,482,766
Investment Life Ins. Co. of America	5,163,688	190,278	17,846,770	665,731	0	0	0	0
Life Assurance Co. of Pennsylvania	0	0	0	0	0	0	0	0
Mutual Benefit Life Ins. Co.	113,928,847	73,049,556	16,270,649	12,187,275	4,132,289	4,836,956	2,139,524	1,755,253
Mutual Security Life Ins. Co.	53,434,308	14,843,721	117,647,747	17,331,023	3,972,146	1,778,149	96,890	84,000
National Affiliated Investors Life Ins. Co.	1,144,992	0	35,389	0	606,622	0	0	0
National American Life Ins. Co. of PA	576,171	135,419	24,494,168	3,276,478	1,785,577	1,494,030	0	0
New Jersey Life Ins. Co.	88,482,480	2,901,369	20,683	18,000	449	23	0	0
Old Colony Life Ins. Co.	859,210	28,654	13,560,314	1,163,006	53,013	0	0	0
Old Faithful Life Ins. Co.	1,985,301	0	3,071,552	0	35,000	0	0	0
Pacific Standard Life Ins. Co.	19,125,582	1,724,917	14,801,323	323,012	30,659	3,117	0	0
Statesman National Life Ins. Co.	645,876	211,787	0	0	11,548,200	2,534,083	0	0
Summit National Life Ins. Co.	71,046,715	16,039,875	31,672,495	7,115,480	79,818	82,737	0	0
Supreme Life Ins. Co. of America	80,000	54,000	0	0	20,000	24,000	0	0
Underwriters Life Ins. Co.	136,845	48,177	514,100	0	7,083,431	1,408,959	0	0
Unison International Life Ins. Co.	12,164,294	4,196,953	9,791,604	1,492,980	81,022	0	0	0
United Republic Life Ins. Co.	57,000	0	0	0	0	0	0	0
<b>Total "Estate Closed"</b>	576,897,522	154,386,698	480,092,666	81,005,881	66,016,342	21,324,999	44,064,827	17,322,019
<b>Overview "Released from Oversight" Insolvencies</b>								
Confederation Life Ins. & Annuity Co. (CLIAC)	0	0	0	0	0	0	0	0
First Capital Life Ins. Co.	611,924	17,671	712,595	2,463	10	0	0	0
Mid-Continent Life Ins. Co.	9,571	0	0	0	0	0	0	0
Settlers Life Ins. Co.	97,500	0	0	0	15,000	0	0	0
<b>Total "Released from Oversight"</b>	718,995	17,671	712,595	2,463	15,010	0	0	0
<b>Grand Total</b>	1,913,128,182	276,695,915	2,398,097,040	207,794,863	291,967,306	75,860,221	278,013,015	94,332,823

Estimated Net Costs as of September 30, 2006					Assessments Called (Billed) or Refunded as of December 31, 2005								
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	Life		Allocated Annuity		A&H		Unallocated Annuity		
					Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
Alabama	17,186,168	32,746,307	3,284,380	0	53,216,855	22,368,855	0 #	33,937,732	0 #	2,060,000	0 #	0	0
Alaska	553,743	4,896,914	90,585	(512)	5,340,731	2,041,223	454,500 #	5,369,368	333,181 #	253,415	56,000 #	2,428,923	29
Arizona	23,712,594	42,831,345	5,153,675	0	71,697,614	38,214,894	0 #	38,206,946	0 #	13,235,267	0 #	0	0
Arkansas	12,360,199	9,001,804	3,005,739	51,872	24,419,614	24,841,095	0 #	0	0 #	6,375,777	0 #	0	0
California	280,295,936	456,290,869	11,288,362	0	747,875,167	268,838,579	38,365,000 #	373,855,696	17,626,000 #	20,293,800	9,251,250 #	0	0
Colorado	626,958	9,862,313	6,126,350	0	16,615,621	9,443,296	0 #	18,651,236	1,070,000 #	7,724,592	2,641,002 #	0	0
Connecticut	(55,147)	99,848	62,044	(1,120)	105,626	4,633,000	4,154,158 #	3,712,000	3,421,902 #	0	0 #	1,445,000	1,444,994
Delaware	4,474,591	16,979,436	1,734,124	332,676	23,520,827	7,876,303	0 #	16,525,910	0 #	2,435,000	0 #	984,787	0
Dist. of Columbia	139,191	631,066	1,106	0	771,363	582,500	334,300 #	1,713,172	1,176,195 #	630,000	258,450 #	0	0
Florida	113,740,515	216,253,552	18,842,930	5,732	348,842,728	125,602,575	0 #	224,779,838	142,450 #	11,200,000	0 #	0	0
Georgia	28,099,126	34,131,799	14,514,487	2,380,157	79,125,569	43,275,908	0 #	44,189,138	584,662 #	4,683,986	64,528 #	5,870,582	(32,978)
Hawaii	26,676,036	37,064,916	31,359	0	63,772,312	47,538,543	21,042,109 #	41,818,128	15,586,534 #	11,882,875	11,503,683 #	0	0
Idaho	7,881,742	10,248,234	1,061,390	0	19,191,367	11,714,705	2,699,795 #	9,940,276	0 #	950,135	0 #	0	0
Illinois	103,018,312	151,605,448	17,069,087	8,805,355	280,498,202	128,942,738	36,726,841 #	201,802,147	69,457,091 #	29,240,000	11,726,861 #	77,450,410	42,208,751
Indiana	22,566,215	56,733,658	4,621,669	4,767,948	88,689,490	29,600,051	5,000,000 #	74,412,620	0 #	7,709,164	0 #	0	0
Iowa	17,686,624	33,697,343	1,475,925	39,735	52,899,627	17,259,122	0 #	34,814,908	0 #	1,795,360	0 #	1,280,000	0
Kansas	24,769,205	18,274,619	1,684,830	0	44,728,653	21,036,000	0 #	19,115,000	0 #	500,000	0 #	0	0
Kentucky	14,513,033	24,297,643	1,669,877	0	40,480,553	33,804,175	15,572,328 #	22,481,386	4,334,688 #	1,954,518	1,053,336 #	0	0
Louisiana	5,444,797	7,061,144	8,167,892	0	20,673,833	8,103,508	0 #	14,413,707	0 #	15,638,832	0 #	0	0
Maine	591,047	582,048	91,219	62,898	1,327,213	2,172,639	0 #	1,159,361	0 #	175,000	0 #	0	0
Maryland	19,607,708	26,800,106	1,321,833	5,625,463	53,355,110	35,272,287	0 #	29,042,121	0 #	1,700,000	0 #	0	0
Massachusetts	43,364,147	43,706,194	4,213,687	0	91,284,028	39,415,000	1,750,000 #	32,091,000	700,000 #	5,456,000	475,000 #	0	0
Michigan	10,355,546	48,448,150	696,215	3,292,302	62,792,214	23,920,700	11,593,847 #	70,299,300	10,100,034 #	0	0 #	34,158,333	29,297,170
Minnesota	16,401,128	57,941,161	307,277	2,515,940	77,165,505	24,063,000	2,030,000 #	120,079,500	20,522,000 #	418,500	0 #	5,700,000	0
Mississippi	66,709,788	23,419,976	11,939,849	93,399	102,163,011	50,334,955	14,626 #	20,172,670	0 #	15,534,678	30,041 #	6,850,139	0
Missouri	58,900,042	37,651,528	8,621,547	29,058	95,031,922	52,031,922	0 #	37,285,110	0 #	8,479,499	0 #	0	0
Montana	4,125,382	5,923,871	2,023,462	0	12,072,714	8,060,287	0 #	7,723,955	0 #	739,840	0 #	0	0
Nebraska	12,158,245	16,019,534	444,166	0	28,621,946	11,938,351	532,785 #	16,775,339	293,315 #	5,083,700	5,700,000 #	0	0
Nevada	12,194,010	9,171,294	983,288	0	22,348,592	12,262,827	337,000 #	8,197,685	69,630 #	1,839,600	178,000 #	0	0
New Hampshire	539,400	422,657	275,482	606,581	1,844,120	2,023,542	563,123 #	1,732,000	996,376 #	210,000	0 #	0	0
New Jersey	38,700,114	49,848,940	1,089,210	4,576,675	94,214,939	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	5,098,042	9,774,005	867,343	0	15,739,390	4,744,597	120,000 #	5,350,925	0 #	367,765	0 #	0	0
New York	60,442	(228,750)	(91,280)	(6,578)	(266,166)	91,500,000	54,000,000 #	0	0 #	0	0 #	0	0
North Carolina	43,344,256	84,468,625	1,326,267	224,068	129,363,216	43,327,467	5,382,000 #	87,747,533	14,751,500 #	2,310,000	0 #	0	0
North Dakota	3,890,664	6,969,958	4,462,795	28,686	15,352,103	4,999,898	0 #	7,668,336	0 #	3,238,692	924,599 #	104,738	0
Ohio	37,246,610	57,703,114	7,976,217	2,312,355	105,238,296	39,300,000	0 #	53,745,000	0 #	5,865,000	0 #	7,875,000	0
Oklahoma	20,934,132	36,268,499	6,285,809	0	63,488,440	31,144,843	10,384,600 #	29,933,738	4,662,400 #	12,945,550	4,602,000 #	0	0
Oregon	16,712,144	19,302,549	1,568,525	0	37,583,218	19,068,901	0 #	20,140,366	0 #	1,688,644	0 #	0	0
Pennsylvania	66,631,400	389,324,131	6,991,114	1,545,923	464,492,568	155,432,407	0 #	232,347,862	0 #	2,553,470	0 #	100,058,938	0
Puerto Rico	558,103	485,167	(7,325)	0	1,035,945	622,778	0 #	387,497	0 #	108,788	0 #	0	0
Rhode Island	3,413,227	20,931,270	156,118	0	24,500,614	2,844,837	0 #	16,281,497	0 #	428,700	0 #	0	0
South Carolina	21,479,470	29,940,267	3,112,215	0	54,531,952	22,736,843	0 #	28,314,306	0 #	600,000	0 #	0	0
South Dakota	7,147,250	4,713,645	4,782,744	0	16,643,638	10,700,802	3,424,511 #	7,530,701	2,698,921 #	4,091,897	1,475,000 #	0	0
Tennessee	37,868,088	32,893,571	6,009,998	0	76,771,657	32,793,000	0 #	41,502,000	0 #	5,116,000	0 #	0	0
Texas	116,641,624	197,604,857	30,502,095	14,400,094	359,148,669	179,461,803	29,638,396 #	138,293,069	13,376,752 #	52,313,796	17,419,421 #	0	0
Utah	8,721,296	8,119,612	236,052	243,507	17,320,467	16,380,549	7,669,846 #	12,034,100	4,124,184 #	1,603,796	0 #	3,050,000	4,549,252
Vermont	175,159	178,705	47,797	(3,802)	397,859	428,664	0 #	519,856	0 #	177,500	0 #	0	0
Virginia	13,637,540	33,206,138	1,717,059	0	48,560,737	23,488,697	6,619,339 #	32,867,690	9,388,016 #	2,958,086	1,787,431 #	0	0
Washington	36,495,044	73,776,070	12,590,571	2,169,995	125,031,680	51,933,397	9,030,633 #	60,205,810	894,396 #	10,836,516	2,646,855 #	7,600,000	5,000,000
West Virginia	2,938,573	7,565,357	746,032	0	11,249,963	6,668,408	3,563,791 #	9,604,699	4,368,208 #	4,392,781	3,915,725 #	51,813	0
Wisconsin	29,155,156	55,908,450	1,873,646	79,217	87,016,469	32,700,000	0 #	39,050,000	0 #	0	0 #	0	0
Wyoming	3,919,071	5,854,554	805,246	0	10,578,871	4,338,084	0 #	7,339,821	0 #	845,787	0 #	0	0
Other	1	0	14,099	0	14,100	0	0 #	0	0 #	0	0 #	0	0
Total	1,463,403,686	2,557,203,510	223,866,182	54,177,623	4,298,651,001	1,913,128,182	276,695,915	2,398,097,040	207,794,863	291,967,306	75,860,221	278,013,015	94,332,823

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		
Alabama	11,166,812	20,983,224	0	0	32,150,037	Executive Life Ins. Co.	2,802,368,620
Alaska	422,195	4,412,824	0	0	4,835,019		
Arizona	18,807,587	24,171,812	0	0	42,979,399	Total	2,802,368,620
Arkansas	10,079,069	5,962,157	0	51,868	16,093,093	Per state breakdown	2,802,368,620
California	261,154,667	426,625,908	0	0	687,780,575		0
Colorado	0	0	0	0	0		
Connecticut	0	0	0	0	0		
Delaware	3,593,633	3,906,587	0	100,516	7,600,736		
Dist. of Columbia	0	0	0	0	0		
Florida	95,447,861	101,979,666	0	0	197,427,527		
Georgia	24,868,044	22,982,295	0	2,265,532	50,115,871		
Hawaii	25,258,183	16,262,202	0	0	41,520,386		
Idaho	7,322,608	7,871,191	0	0	15,193,799		
Illinois	73,247,825	101,317,974	0	6,378,697	180,944,496		
Indiana	13,930,452	25,878,721	0	12,942	39,822,114		
Iowa	12,091,641	20,568,189	0	39,717	32,699,546		
Kansas	23,361,858	10,247,493	0	0	33,609,350		
Kentucky	12,565,614	21,685,075	0	0	34,250,689		
Louisiana	0	0	0	0	0		
Maine	0	0	0	0	0		
Maryland	17,374,203	19,488,966	0	5,625,030	42,488,200		
Massachusetts	39,738,868	40,500,836	0	0	80,239,704		
Michigan	(1,325)	0	0	(86,497)	(87,822)		
Minnesota	13,651,967	33,679,774	0	10,314	47,342,055		
Mississippi	18,120,437	5,466,707	0	93,326	23,680,470		
Missouri	54,898,431	24,387,558	0	0	79,285,988		
Montana	3,396,969	3,523,940	0	0	6,920,909		
Nebraska	9,825,279	6,647,062	0	0	16,472,341		
Nevada	11,697,717	6,926,338	0	0	18,624,055		
New Hampshire	0	0	0	0	0		
New Jersey	20,171,031	48,376,367	0	1,112,736	69,660,133		
New Mexico	4,176,114	7,651,487	0	0	11,827,600		
New York	0	0	0	0	0		
North Carolina	29,304,884	64,079,090	0	0	93,383,974		
North Dakota	3,122,782	4,715,505	0	28,686	7,866,973		
Ohio	27,259,247	35,342,805	0	1,821,984	64,424,036		
Oklahoma	10,347,346	17,533,320	0	0	27,880,665		
Oregon	14,631,334	16,382,260	0	0	31,013,595		
Pennsylvania	43,530,834	161,343,489	0	0	204,874,322		
Puerto Rico	506,612	485,159	0	0	991,771		
Rhode Island	3,071,932	20,679,036	0	0	23,750,968		
South Carolina	16,194,116	20,776,332	0	0	36,970,448		
South Dakota	6,366,582	2,684,938	0	0	9,051,520		
Tennessee	23,480,985	15,107,465	0	0	38,588,450		
Texas	103,403,469	128,162,565	0	11,564,896	243,130,930		
Utah	8,021,730	6,528,457	0	239,983	14,790,169		
Vermont	0	0	0	0	0		
Virginia	9,825,524	18,763,500	0	0	28,589,024		
Washington	31,653,655	55,793,479	0	2,169,607	89,616,742		
West Virginia	1,673,022	3,422,129	0	0	5,095,151		
Wisconsin	14,073,372	48,358,605	0	79,217	62,511,195		
Wyoming	2,964,100	3,398,313	0	0	6,362,412		
Other	0	0	0	0	0		
Total	1,135,799,266	1,635,060,800	0	31,508,554	2,802,368,620		
State Breakdown Not Available							
None							
Total	1,135,799,266	1,635,060,800	0	31,508,554	2,802,368,620		



	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		
Alabama	30,069	601,584	868,881	0	1,500,534	Fidelity Mutual Life Ins. Co.	1,272,532
Alaska	613	19,552	(2,316)	0	17,849	Life & Health Ins. Co. of America	40,200,639
Arizona	44,513	1,769,509	2,606,257	0	4,420,278	London Pacific Life & Annuity Co.	131,072,312
Arkansas	19,368	668,966	300,745	0	989,079	Monarch Life Ins. Co.	512,511
California	116,688	15,376,676	476,100	0	15,969,464	Old Southwest Life Ins. Co.	0
Colorado	31,127	2,578,126	516,136	0	3,125,388	Reliance Ins. Co.	10,484,753
Connecticut	18,056	1,699	22,032	0	41,787	States General Life Ins. Co.	5,614,143
Delaware	12,016	209,277	34,620	0	255,912	Western United Life Assurance Co.	0
Dist. of Columbia	4,960	59,984	5,556	0	70,500		
Florida	226,492	9,543,400	8,852,933	0	18,622,824	Total	189,156,890
Georgia	77,035	1,978,264	10,892,946	1,191	12,949,436	Per state breakdown	189,156,890
Hawaii	2,902	119,471	112,006	0	234,379		0
Idaho	963	170,648	76,516	0	248,127		
Illinois	129,929	3,018,527	2,778,925	360	5,927,740		
Indiana	47,323	7,318,871	299,966	0	7,666,160		
Iowa	4,547	1,433,911	5,727	0	1,444,185		
Kansas	5,896	1,008,113	821,589	0	1,835,598		
Kentucky	25,105	670,172	217,885	0	913,162		
Louisiana	62,731	290,897	1,046,533	0	1,400,160		
Maine	7,631	5,899	(266)	0	13,264		
Maryland	36,489	534,720	527,921	0	1,099,130		
Massachusetts	79,020	19,603	69,891	0	168,514		
Michigan	30,447	8,101,628	508,380	746	8,641,201		
Minnesota	8,963	3,486,525	15,453	0	3,510,940		
Mississippi	10,730	228,879	1,489,494	0	1,729,103		
Missouri	32,464	771,172	3,113,949	0	3,917,585		
Montana	17,799	70,456	25,505	0	113,761		
Nebraska	3,351	1,537,974	32,550	0	1,573,875		
Nevada	27,031	825,285	230,947	0	1,083,263		
New Hampshire	10,927	681	42,514	0	54,122		
New Jersey	82,339	9,721	33,455	2,630	128,144		
New Mexico	5,116	183,027	348,977	0	537,120		
New York	92,761	24,349	39,642	2,618	159,370		
North Carolina	31,046	7,532,004	493,567	3,357	8,059,975		
North Dakota	253	128,073	2,271,789	0	2,400,115		
Ohio	129,787	6,981,801	872,055	3,689	7,987,332		
Oklahoma	12,101	7,239,174	587,003	0	7,838,278		
Oregon	5,661	249,934	161,266	0	416,862		
Pennsylvania	553,815	4,543,467	6,274,261	13,401	11,384,945		
Puerto Rico	461	14	14	0	489		
Rhode Island	10,182	679	156,097	0	166,958		
South Carolina	15,518	492,616	2,086,311	0	2,594,445		
South Dakota	244	361	2,143,210	0	2,143,815		
Tennessee	74,623	272,622	1,880,852	0	2,228,097		
Texas	35,551	20,331,437	1,921,122	0	22,288,111		
Utah	2,157	337,619	11,279	0	351,055		
Vermont	1,987	108	31,996	0	34,091		
Virginia	27,581	2,933,990	79,414	0	3,040,985		
Washington	18,168	10,006,766	107,497	0	10,132,431		
West Virginia	2,710	1,685,181	53,482	0	1,741,374		
Wisconsin	9,731	5,841,239	69,091	0	5,920,062		
Wyoming	250	64,998	268	0	65,517		
Other	0	0	0	0	0		
Total	2,237,225	131,279,649	55,612,026	27,990	189,156,890		
State Breakdown Not Available							
Old Southwest Life Ins. Co.			No Data Available				
Western United Life Assurance Co.			No Data Available				
Total	2,237,225	131,279,649	55,612,026	27,990	189,156,890		

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		
Alabama	0	0	0	0	0	Old Standard Life Ins. Co.	0
Alaska	0	0	0	0	0	Old West Annuity & Life Ins. Co.	0
Arizona	0	0	0	0	0		
Arkansas	0	0	0	0	0	Total	0
California	0	0	0	0	0	Per state breakdown	0
Colorado	0	0	0	0	0		0
Connecticut	0	0	0	0	0		
Delaware	0	0	0	0	0		
Dist. of Columbia	0	0	0	0	0		
Florida	0	0	0	0	0		
Georgia	0	0	0	0	0		
Hawaii	0	0	0	0	0		
Idaho	0	0	0	0	0		
Illinois	0	0	0	0	0		
Indiana	0	0	0	0	0		
Iowa	0	0	0	0	0		
Kansas	0	0	0	0	0		
Kentucky	0	0	0	0	0		
Louisiana	0	0	0	0	0		
Maine	0	0	0	0	0		
Maryland	0	0	0	0	0		
Massachusetts	0	0	0	0	0		
Michigan	0	0	0	0	0		
Minnesota	0	0	0	0	0		
Mississippi	0	0	0	0	0		
Missouri	0	0	0	0	0		
Montana	0	0	0	0	0		
Nebraska	0	0	0	0	0		
Nevada	0	0	0	0	0		
New Hampshire	0	0	0	0	0		
New Jersey	0	0	0	0	0		
New Mexico	0	0	0	0	0		
New York	0	0	0	0	0		
North Carolina	0	0	0	0	0		
North Dakota	0	0	0	0	0		
Ohio	0	0	0	0	0		
Oklahoma	0	0	0	0	0		
Oregon	0	0	0	0	0		
Pennsylvania	0	0	0	0	0		
Puerto Rico	0	0	0	0	0		
Rhode Island	0	0	0	0	0		
South Carolina	0	0	0	0	0		
South Dakota	0	0	0	0	0		
Tennessee	0	0	0	0	0		
Texas	0	0	0	0	0		
Utah	0	0	0	0	0		
Vermont	0	0	0	0	0		
Virginia	0	0	0	0	0		
Washington	0	0	0	0	0		
West Virginia	0	0	0	0	0		
Wisconsin	0	0	0	0	0		
Wyoming	0	0	0	0	0		
Other	0	0	0	0	0		
Total	0	0	0	0	0		
State Breakdown Not Available							
Old Standard Life Ins. Co.						No Data Available	
Old West Annuity & Life Ins. Co.						No Data Available	
Total	0	0	0	0	0		

	Allocated		Unallocated			
	Life	Annuity	A&H	Annuity	Total	
Alabama	1,540,617	3,753,793	1,574,162	0	6,868,572	American Chambers Life Ins. Co. 61,266,687
Alaska	58,469	37,015	92,896	0	188,381	American Integrity Ins. Co. 61,524,372
Arizona	200,766	11,885,017	2,240,124	0	14,325,907	American Western Life Ins. Co. 501,707
Arkansas	484,161	1,338,055	2,215,674	6	4,037,897	AMS Life Ins. Co. 34,296,572
California	1,561,077	6,269,716	10,644,209	0	18,475,003	Andrew Jackson Life Ins. Co. 30,792,438
Colorado	45,454	3,438,366	5,550,729	0	9,034,549	Centennial Life Ins. Co. 677,655
Connecticut	(42,339)	175,931	40,012	105	173,709	Confederation Life Ins. Co. (CLIC) 12,359
Delaware	586,011	12,484,477	1,639,111	0	14,709,600	Consumers United Ins. Co. 15,145,392
Dist. of Columbia	96,605	567,973	(5,149)	0	659,430	Corporate Life Ins. Co. 219,403,019
Florida	2,809,420	78,794,572	5,352,666	0	86,956,658	Diamond Benefits Life Ins. Co./LACOP 16,939,102
Georgia	643,009	5,012,654	790,011	387	6,446,061	Family Guaranty Life Ins. Co. 24,818,495
Hawaii	11,264	20,395,804	(80,843)	0	20,326,224	Farmers and Ranchers Life Ins. Co. 9,122,980
Idaho	(295,189)	358,770	958,481	0	1,022,062	Fidelity Bankers Life Ins. Co. 14,420,313
Illinois	1,245,364	34,680,241	14,158,048	1,706	50,085,359	First National Life Ins. Co. of America 67,582,482
Indiana	591,558	12,199,737	4,260,975	136	17,052,406	Franklin American Life Ins. Co. 12,765,864
Iowa	711,064	8,285,832	1,466,296	19	10,463,210	Franklin Protective Life Ins. Co. 18,638,281
Kansas	(9,175)	3,624,589	855,428	0	4,470,842	International Financial Services Life Ins. Co. 9,290,182
Kentucky	(540,517)	544,974	912,267	0	916,724	Investors Equity Life Ins. Co. of HI, LTD 19,626,888
Louisiana	3,936,417	5,226,683	1,633,998	0	10,797,098	Kentucky Central Life Ins. Co. (12,796,999)
Maine	(35,100)	16,441	91,465	0	72,806	Legion Ins. Co. 2,578,556
Maryland	599,189	4,123,098	821,758	433	5,544,478	Midwest Life Ins. Co. 32,990,157
Massachusetts	(132,410)	116,971	4,144,899	0	4,129,460	National Heritage Life Ins. Co. 170,294,914
Michigan	735,600	31,364,492	72,865	1,627	32,174,584	Universe Life Ins. Co. 8,611,253
Minnesota	282,866	16,110,802	286,023	422	16,680,113	Villanova Ins. Co. 13,310
Mississippi	47,921,950	16,693,601	10,263,542	72	74,879,165	
Missouri	1,163,525	6,497,925	5,357,180	0	13,018,630	Total 818,515,977
Montana	(186,784)	1,652,023	1,979,879	0	3,445,117	Per state breakdown 818,515,977
Nebraska	139,494	4,782,514	3,728,604	0	8,650,612	0
Nevada	(35,674)	602,732	388,148	0	955,206	
New Hampshire	(11,092)	240,343	233,018	0	462,268	
New Jersey	(76,875)	145,658	1,051,728	707	1,121,218	
New Mexico	(7,570)	799,312	408,255	0	1,199,998	
New York	62,422	0	(132,406)	0	(69,984)	
North Carolina	4,987,810	5,622,351	807,589	766	11,418,516	
North Dakota	(215,947)	1,097,229	2,182,771	0	3,064,053	
Ohio	(559,178)	1,147,434	6,988,382	246	7,576,884	
Oklahoma	4,959,652	6,635,180	4,798,869	0	16,393,701	
Oregon	(248,764)	732,940	1,335,662	0	1,819,838	
Pennsylvania	1,726,613	210,646,158	709,367	1,860	213,083,998	
Puerto Rico	0	6	(7,339)	0	(7,333)	
Rhode Island	(11,575)	231,492	21	0	219,938	
South Carolina	196,931	2,619,827	998,201	0	3,814,959	
South Dakota	(176,769)	1,372,566	2,578,967	0	3,774,763	
Tennessee	11,755,598	14,738,249	4,065,682	0	30,559,529	
Texas	3,866,119	35,655,086	18,045,763	396	57,567,364	
Utah	(258,512)	329,912	172,047	214	243,660	
Vermont	101,282	37,432	15,801	0	154,515	
Virginia	748,680	5,836,700	1,581,419	0	8,166,798	
Washington	(509,246)	2,281,366	12,308,885	159	14,081,164	
West Virginia	94,338	1,913,599	453,504	0	2,461,441	
Wisconsin	(198,647)	962,815	1,801,611	0	2,565,779	
Wyoming	(20,433)	1,538,490	750,890	0	2,268,947	
Other	1	0	14,099	0	14,100	
Total	90,291,530	585,618,940	142,596,245	9,261	818,515,977	
State Breakdown Not Available						
None						
Total	90,291,530	585,618,940	142,596,245	9,261	818,515,977	

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.

	Allocated		Unallocated		Total		
	Life	Annuity	A&H	Annuity			
Alabama	4,443,546	7,407,673	841,310	0	12,692,529	Alabama Life Ins. Co.	3,310,751
Alaska	72,401	227,515	5	(512)	299,409	American Educators Life Ins. Co.	4,926,157
Arizona	4,650,300	5,004,861	307,290	0	9,962,451	American Life Assurance Corp.	5,054,550
Arkansas	1,771,539	1,032,615	489,314	(2)	3,293,466	American Standard Life & Accident Ins. Co.	8,395,715
California	17,413,342	8,017,779	168,050	0	25,599,171	Bankers Commercial Life Ins. Co.	13,849,825
Colorado	535,263	3,845,820	59,484	0	4,440,567	Coastal States Life Ins. Co.	16,321,657
Connecticut	(31,348)	(77,880)	0	(1,225)	(110,453)	Consolidated National Life Ins. Co.	8,852,916
Delaware	282,763	379,062	60,391	232,160	954,377	EBL Life Ins. Co.	14,323,877
Dist. of Columbia	37,626	3,108	699	0	41,433	First National Life Ins. Co.	228,162
Florida	15,227,420	25,935,103	4,637,330	5,732	45,805,584	George Washington Life Ins. Co.	1,770,951
Georgia	2,495,484	4,158,543	2,831,505	113,047	9,598,580	Guarantee Security Life Ins. Co.	106,908,873
Hawaii	1,403,363	287,376	197	0	1,690,935	Inter-American Ins. Co. of Illinois	107,770,707
Idaho	852,991	1,847,615	26,393	0	2,726,999	Investment Life Ins. Co. of America	15,732,882
Illinois	28,390,737	12,588,599	132,114	2,424,592	43,536,042	Life Assurance Co. of Pennsylvania	0
Indiana	7,993,435	11,336,235	60,719	4,754,871	24,145,260	Mutual Benefit Life Ins. Co.	(1,571,656)
Iowa	4,877,404	3,409,279	3,902	0	8,290,585	Mutual Security Life Ins. Co.	12,749,019
Kansas	1,401,252	3,394,392	7,812	0	4,803,457	National Affiliated Investors Life Ins. Co.	1,353,300
Kentucky	2,458,325	1,397,343	538,641	0	4,394,309	National American Life Ins. Co of PA	13,146,413
Louisiana	1,435,677	1,543,564	5,486,852	0	8,466,093	New Jersey Life Ins. Co.	81,850,531
Maine	618,125	559,654	20	62,898	1,240,696	Old Colony Life Ins. Co.	12,427,509
Maryland	1,596,695	2,653,248	(27,862)	0	4,222,080	Old Faithful Life Ins. Co.	1,474,118
Massachusetts	3,676,741	3,068,605	(1,103)	0	6,744,243	Pacific Standard Life Ins. Co.	28,433,272
Michigan	9,589,343	8,981,966	114,970	3,376,426	22,062,704	Statesman National Life Ins. Co.	4,558,304
Minnesota	2,456,548	4,663,991	5,800	2,505,204	9,631,544	Summit National Life Ins. Co.	4,582,899
Mississippi	654,108	1,030,789	186,796	0	1,871,693	Supreme Life Ins. Co. of America	44,824
Missouri	2,793,756	5,994,649	150,047	29,058	8,967,510	Underwriters Life Ins. Co.	8,106,994
Montana	897,181	677,452	18,078	0	1,592,711	Unison International Life Ins. Co.	13,414,918
Nebraska	2,189,171	3,051,969	(3,316,989)	0	1,924,152	United Republic Life Ins. Co.	43,058
Nevada	502,738	816,930	364,193	0	1,683,861		
New Hampshire	539,170	181,611	(50)	606,581	1,327,312	Total	488,060,524
New Jersey	18,520,676	1,317,032	4,027	3,460,602	23,302,336	Per state breakdown	488,060,524
New Mexico	920,963	1,140,139	110,111	0	2,171,212		0
New York	(94,741)	(253,099)	1,484	(9,196)	(355,552)		
North Carolina	9,001,199	7,235,098	20,043	219,945	16,476,285		
North Dakota	983,287	1,029,151	8,235	0	2,020,673		
Ohio	10,411,358	14,231,004	115,762	486,436	25,244,560		
Oklahoma	5,572,955	4,859,742	899,741	0	11,332,438		
Oregon	2,322,832	1,937,340	71,596	0	4,331,767		
Pennsylvania	20,817,627	12,790,911	7,486	1,530,662	35,146,686		
Puerto Rico	50,992	(13)	0	0	50,980		
Rhode Island	342,547	20,043	0	0	362,590		
South Carolina	5,068,843	6,051,468	27,677	0	11,147,989		
South Dakota	956,805	655,778	60,567	0	1,673,150		
Tennessee	2,537,570	2,775,220	61,451	0	5,374,241		
Texas	9,203,478	13,455,206	10,535,057	2,834,802	36,028,543		
Utah	954,461	923,598	52,726	3,310	1,934,095		
Vermont	71,798	141,159	0	(3,802)	209,155		
Virginia	2,949,428	5,671,877	39,210	0	8,660,516		
Washington	5,331,002	5,694,166	174,188	229	11,199,585		
West Virginia	1,167,125	544,432	238,886	0	1,950,443		
Wisconsin	15,269,166	745,691	2,944	0	16,017,802		
Wyoming	974,911	852,732	54,088	0	1,881,731		
Other	0	0	0	0	0		
Total	234,559,380	205,238,141	25,631,185	22,631,819	488,060,524		
State Breakdown Not Available							
Life Assurance Co. of Pennsylvania	Included in Diamond Benefits						
Total	234,559,380	205,238,141	25,631,185	22,631,819	488,060,524		

	Allocated			Unallocated		Total		
	Life	Annuity	A&H	Annuity	Total			
Alabama	5,123	34	27	0	5,183	Confederation Life Ins. & Annuity Co. (CLIAC)	0	
Alaska	64	9	0	0	74	First Capital Life Ins. Co.	53,266	
Arizona	9,428	147	4	0	9,579	Mid-Continent Life Ins. Co.	368,160	
Arkansas	6,062	10	6	0	6,079	Settlers Life Ins. Co.	127,565	
California	50,162	790	3	0	50,954			
Colorado	15,115	0	1	0	15,117	Total	548,990	
Connecticut	484	98	0	0	583	Per state breakdown	548,990	
Delaware	168	33	2	0	202		0	
Dist. of Columbia	0	0	0	0	0			
Florida	29,322	812	0	0	30,134			
Georgia	15,553	43	25	0	15,622			
Hawaii	325	63	0	0	388			
Idaho	369	10	0	0	378			
Illinois	4,457	107	0	0	4,564			
Indiana	3,447	94	9	0	3,550			
Iowa	1,969	132	0	0	2,101			
Kansas	9,374	32	1	0	9,407			
Kentucky	4,506	79	1,084	0	5,669			
Louisiana	9,972	0	510	0	10,483			
Maine	392	54	0	0	446			
Maryland	1,132	74	16	0	1,222			
Massachusetts	1,928	179	0	0	2,107			
Michigan	1,482	63	1	0	1,546			
Minnesota	783	70	0	0	853			
Mississippi	2,564	0	16	0	2,580			
Missouri	11,865	225	371	0	12,461			
Montana	216	0	0	0	216			
Nebraska	950	15	0	0	965			
Nevada	2,197	9	1	0	2,206			
New Hampshire	395	22	0	0	418			
New Jersey	2,944	164	0	0	3,108			
New Mexico	3,419	40	0	0	3,459			
New York	0	0	0	0	0			
North Carolina	19,317	81	5,068	0	24,466			
North Dakota	288	0	0	0	288			
Ohio	5,397	69	18	0	5,484			
Oklahoma	42,079	1,082	195	0	43,357			
Oregon	1,080	76	0	0	1,156			
Pennsylvania	2,510	106	0	0	2,617			
Puerto Rico	38	0	0	0	38			
Rhode Island	142	19	0	0	161			
South Carolina	4,062	24	25	0	4,111			
South Dakota	388	2	0	0	391			
Tennessee	19,312	14	2,013	0	21,340			
Texas	133,006	564	152	0	133,722			
Utah	1,460	27	0	0	1,487			
Vermont	93	6	0	0	99			
Virginia	86,326	72	17,015	0	103,413			
Washington	1,465	293	0	0	1,758			
West Virginia	1,378	15	160	0	1,554			
Wisconsin	1,532	99	0	0	1,631			
Wyoming	243	21	0	0	264			
Other	0	0	0	0	0			
Total	516,284	5,980	26,726	0	548,990			
State Breakdown Not Available								
None								
Total	516,284	5,980	26,726	0	548,990			

# **KEY POINTS**

## Key Points to Consider

### KEY NOTES ON ALL INSOLVENCIES:

- NOLHGA expenses are incurred as of September 30, 2006. 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 2006.

#### **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 2006. 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 2006.

Guaranty Associations opt to defease with a one-time defeasance payment in 2007 of approximately \$604 million, representing the estimated present value of future obligations otherwise due in 2007 and beyond. The reader should note that the Guaranty Association may extend the payment period beyond 2007 and continue to make annual installment payments until all covered obligations are satisfied.

Discount rates used were approximately 4.39% for all remaining obligations.

Other comments pertinent to the estimates include:

The estimates are net of approximately \$304 million received between 1995 and 2006 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 2006 and allocated NOLHGA costs through September 30, 2006. 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 2007.

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 - 2006

Bullet payment paid June 1998

Either:

- Defeasance payment due May 2007 (as reflected in the attached schedule), or
- On-going installment payments well beyond 2007, due April of each year.

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### ***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, assumption costs for minor block of life business sold and claims paid (net of premium collected) on various blocks of business. Decrease from prior year the result of change in reserves as policies have terminated along with early access payments.

### **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**

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.

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### **CLOSED IN 2006 INSOLVENCIES**

This section lists those costs associated with assumption reinsurance agreements that have closed during 2006 or with outstanding claim benefits paid by Guaranty Associations in 2006.

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

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

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### **CLOSED PRIOR TO 2006 INSOLVENCIES**

This section lists those costs associated with assumption agreements which have been closed prior to 2006. Since Guaranty Associations may fund their participation in an assumption reinsurance agreement through the use of a note or borrowing the funds, it is possible that actual assessments may not have been levied against member insurance companies. Therefore, the enclosed data is being provided so that you can determine if assessments have been paid or whether an accrual needs to be established.

#### **American Chambers Life Insurance Company**

Placed into liquidation 5/00.

#### **American Integrity Insurance Company**

Business sold: Closed 6/1/94, all business transferred. Decrease from prior year the result of reconciliation with receiver records and previously unknown premium collection on behalf of guaranty associations.

#### **American Western Life Insurance Company**

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

#### **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. Decrease from prior year the result of reconciliation with receiver records and previously unknown distributions to guaranty associations.

#### **Centennial Life Insurance Company**

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

#### **Confederation Life Insurance Company – U.S. Branch**

No further guaranty association costs anticipated.

#### **Consumers United Insurance Company**

Business sold: Closing 2/15/95.

#### **Corporate Life Insurance Company**

Business sold: Closing 1/31/96

#### **Diamond Benefits Life Insurance Company**

Business sold: Closing 11/30/92, 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.

### **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.

### **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. Decrease from prior year primarily due to distribution received from estate.

### **Legion Insurance Company**

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

### **Midwest Life Insurance Company**

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

### **National Heritage Life Insurance Company**

Funding for assumption transaction generally accomplished through use of Guaranty Association promissory notes, anticipated to be paid off over 5-year term. Decrease from prior year the result of reconciliation with receiver records and identification of past distributions.

Business sold: Closing 7/2/96.

**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.

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***ESTATES CLOSED***

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

**Alabama Life Insurance Company**

Affiliated with American Educators and Consolidated National.

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

**American Educators Life Insurance Company**

Affiliated with Alabama Life and Consolidated National.

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

**The American Life Assurance Company**

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

**American Standard Life & Accident Insurance Company**

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

**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.

**EBL Life Insurance Company**

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

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

**First National Life Insurance Company**

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

**George Washington Life Insurance Company**

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

### **Guarantee Security Life Insurance Company**

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

### **Inter-American Insurance Company of Illinois**

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

### **Investment Life Insurance Company of America**

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

### **Life Assurance Company of Pennsylvania**

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

### **Mutual Benefit Life Insurance Company**

No further Guaranty Association costs anticipated.

### **Mutual Security Life Insurance Company**

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

### **National Affiliated Investors Life Insurance Company**

Total costs reflect sale of business via assumption reinsurance. Includes expenses incurred by NOLHGA and guaranty associations. Decrease from prior year due to final estate distribution.

### **National American Life Insurance Company of PA**

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

### **New Jersey Life Insurance Company**

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

### **Old Colony Life Insurance Company**

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

### **Old Faithful Life Insurance Company**

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

### **Pacific Standard Life Insurance Company**

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

### **Statesman National Life Insurance Company**

Costs reflect sale of business via assumption reinsurance. All business sold. Guaranty associations will continue to receive quarterly dividends as part of agreement to close estate.

### **Summit National Life Insurance Company**

Business sold: Closed 11/30/94, minor block of A & H canceled. Decrease from prior year result of final distribution from 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

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***RELEASED FROM OVERSIGHT***

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

**Confederation Life Insurance & Annuity Company**

No Guaranty Association funding required in assumption reinsurance transaction.

**First Capital Life Insurance Company**

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

**Mid-Continent Life Insurance Company**

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

**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.

**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	2006	Est Future 2007	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	766,946	702,146	7,232,101	32,802,022
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	129,719	1,363,174	5,060,550
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	18,393	27,067	289,955	44,033,607
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	355,804	3,631,144	16,434,623
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	14,874,047	13,574,231	141,895,229	703,368,089
Colorado	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	169,477	1,729,331	7,812,917
District of Columbia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Florida	6,300,354	0	18,176,441	5,452,349	5,046,166	8,626,997	73,610,171	5,306,274	4,460,072	5,019,916	5,587,568	4,861,097	5,191,009	4,741,452	4,358,748	45,117,097	201,855,710
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	1,161,413	1,040,757	10,760,882	51,316,369
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	902,869	9,379,918	42,482,824
Idaho	430,101	0	1,417,635	331,701	422,974	649,436	5,659,766	404,674	517,361	376,698	376,698	360,152	300,077	360,152	338,286	3,499,848	15,527,658
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	3,807,481	39,304,446	184,647,624
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	871,478	9,065,694	40,699,976
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	798,326	689,238	7,119,408	33,411,406
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	735,059	7,585,913	34,349,892
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	751,057	7,808,386	35,003,573
Louisiana	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maine	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	808,425	8,326,602	43,130,983
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	1,928,202	1,767,230	18,265,055	82,105,104
Michigan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Minnesota	1,586,588	0	4,499,006	1,245,141	1,511,780	2,034,932	17,418,752	1,246,525	1,054,484	1,197,230	1,281,668	1,182,838	1,236,822	1,133,235	1,037,762	10,721,568	48,388,331
Mississippi	759,574	0	896,290	2,135,820	1,011,323	1,101,256	8,499,264	724,545	440,702	620,366	582,075	592,005	624,205	573,053	495,817	5,118,775	24,175,070
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	1,723,334	17,783,412	80,827,992
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	167,069	153,429	1,572,520	7,066,040	31,678,234
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	357,558	3,691,367	16,824,795
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	394,845	4,132,305	19,038,660
New Hampshire	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Jersey	3,528,481	0	2,356,087	4,321,044	2,381,530	2,988,139	26,187,865	1,751,943	1,625,860	1,738,268	1,624,577	1,678,752	1,794,154	1,655,269	1,531,021	15,720,049	70,883,039
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	260,643	2,705,455	12,102,785
New York	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
North Carolina	2,524,151	0	8,473,745	2,708,523	2,617,397	4,540,919	35,275,194	2,455,205	2,206,064	2,346,701	2,294,519	2,287,252	2,434,480	2,236,148	2,017,548	20,995,736	95,413,582
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	166,222	1,736,672	8,047,498
Ohio	1,968,935	0	5,613,105	2,764,476	2,349,314	3,070,532	24,073,524	1,701,623	1,381,152	1,561,006	1,533,571	1,466,962	1,596,958	1,468,005	1,338,117	13,854,143	65,741,422
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	624,078	6,319,436	28,422,399
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	745,515	668,942	6,875,473	31,678,234
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	4,921,817	4,498,410	46,937,554	209,565,426
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	22,659	237,074	1,014,163
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	518,799	5,424,831	24,292,082
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	801,843	8,374,381	37,827,740
South Dakota	268,943	0	794,113	430,279	343,334	375,186	3,267,473	182,545	182,545	223,836	256,192	211,472	227,540	211,472	193,674	1,995,155	9,245,103
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	960,945	871,695	8,800,722	39,371,551
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	5,064,426	52,161,157	247,942,340
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	322,141	3,321,169	15,115,245
Vermont	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Virginia	1,094,947	0	2,858,479	(22,946)	1,255,470	1,170,083	10,749,218	735,414	649,010	718,500	657,073	703,202	758,697	695,493	641,473	6,611,075	29,275,188
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	1,918,370	19,866,349	91,627,035
West Virginia	146,486	0	501,085	80,181	115,075	427,538	1,799,897	127,348	127,219	135,873	110,741	125,195	130,185	119,941	110,595	1,150,522	5,207,881
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	1,324,067	13,910,792	63,903,696
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	139,619	1,435,290	6,501,956
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>85,661,232</b>	<b>0</b>	<b>210,817,524</b>	<b>146,826,052</b>	<b>112,768,598</b>	<b>154,201,600</b>	<b>1,026,034,822</b>	<b>70,742,528</b>	<b>60,813,259</b>	<b>67,607,900</b>	<b>67,875,378</b>	<b>65,138,540</b>	<b>69,235,879</b>	<b>63,765,544</b>	<b>58,226,158</b>	<b>603,827,164</b>	<b>2,863,542,178</b>

For member company and GA use only. The data utilizes estimates and excludes many costs incurred directly by GAs. It MAY NOT be utilized in protesting actual GA assessments.



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	2006	Est Future 2007	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	266,637	244,687	2,422,272	11,395,616
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	11,560	121,103	441,754
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	19,107	35,492	289,955	19,264,876
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	232,554	2,337,519	10,291,232
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	5,417,830	4,973,728	50,969,385	267,156,415
Colorado	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	87,013	860,858	3,692,390
District of Columbia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Florida	2,946,520	0	8,397,987	3,892,357	2,359,968	4,034,634	34,425,664	2,481,614	2,290,563	2,550,057	2,774,664	2,426,830	2,576,177	2,331,594	2,158,980	21,937,450	97,585,059
Georgia	1,231,605	0	415,712	2,482,410	1,131,573	1,107,073	8,512,233	655,085	573,270	676,857	789,095	655,515	654,872	607,512	535,217	5,432,873	25,460,901
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	549,034	5,655,455	25,845,272
Idaho	199,690	0	652,770	266,000	303,745	301,524	2,627,748	173,474	184,817	184,721	179,756	186,311	195,567	171,657	165,629	1,686,933	7,483,505
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	1,955,550	2,354,601	1,872,121	1,942,240	1,708,002	1,611,948	16,184,286	74,739,730
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	306,486	3,119,014	14,239,036
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	318,154	252,319	2,502,330	12,358,498
Kansas	704,867	0	2,143,583	834,803	973,863	855,888	8,478,811	646,554	510,455	595,884	655,195	566,463	598,007	552,991	514,078	5,245,934	23,877,377
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	279,816	2,819,486	12,843,113
Louisiana	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maine	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	405,098	4,090,588	17,624,147
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	976,639	903,322	9,112,490	40,660,704
Michigan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Minnesota	389,688	0	1,111,294	922,158	827,023	499,759	4,275,767	306,164	348,998	373,965	408,259	380,600	375,078	338,680	314,038	3,082,476	13,953,946
Mississippi	574,312	0	665,232	1,813,900	764,023	825,362	6,362,047	547,826	356,382	492,482	414,781	464,284	487,007	446,837	382,221	3,902,590	18,499,289
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	1,187,738	12,143,368	55,970,393
Montana	96,252	0	304,427	223,959	170,409	92,189	1,053,569	57,870	170,409	88,747	156,169	88,360	82,791	83,742	77,023	771,224	3,468,220
Nebraska	311,046	0	361,572	954,347	422,664	436,331	3,499,014	288,594	212,655	256,671	120,000	233,359	257,729	240,794	219,303	2,220,901	10,034,980
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	249,584	2,596,938	11,958,088
New Hampshire	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Jersey	906,919	0	598,607	1,605,055	971,473	749,008	6,568,728	450,299	521,906	556,242	1,007,510	508,280	536,887	495,914	472,717	4,575,070	20,524,616
New Mexico	135,574	0	146,738	408,060	202,587	208,911	1,379,718	111,271	100,575	103,878	122,474	101,293	100,606	94,319	950,131	4,273,431	17,624,147
New York	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
North Carolina	736,819	0	2,469,023	1,520,818	1,279,196	1,325,528	10,297,094	716,693	780,526	781,914	855,433	746,763	779,725	710,473	622,269	6,326,862	29,949,137
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	64,595	670,098	3,195,008
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	632,907	575,001	5,821,046	27,817,729
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	245,005	2,343,226	10,548,452
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	359,106	317,149	3,159,488	14,947,210
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	972,268	9,836,449	44,531,638
Puerto Rico	14,151	0	56,795	339	11,260	26,758	203,374	13,541	12,238	12,774	(12,798)	13,309	14,294	13,201	12,120	126,726	517,883
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	67,763	674,043	3,142,734
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	376,997	350,487	3,635,609	16,570,612
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	138,299	114,410	6,502,549	16,570,612
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	610,675	551,978	5,428,847	23,955,565
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	2,573,327	2,379,308	23,852,026	105,407,738
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	182,963	1,845,578	8,196,786
Vermont	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Virginia	361,539	0	929,240	(73,359)	414,542	386,348	3,549,270	242,825	244,179	265,371	246,847	264,355	287,307	260,863	244,544	2,432,469	10,056,340
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	802,442	723,511	7,294,965	32,355,703
West Virginia	46,259	0	157,705	66,102	36,339	135,012	568,388	40,215	50,706	52,930	32,460	42,775	41,654	38,326	35,807	365,704	1,710,383
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	265,915	2,744,293	14,397,974
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	64,552	647,997	3,029,695
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>33,314,709</b>	<b>0</b>	<b>81,281,790</b>	<b>73,778,861</b>	<b>56,925,412</b>	<b>59,467,878</b>	<b>391,361,681</b>	<b>28,010,205</b>	<b>26,782,748</b>	<b>29,373,092</b>	<b>30,233,093</b>	<b>27,312,076</b>	<b>28,603,778</b>	<b>26,309,496</b>	<b>24,077,438</b>	<b>243,643,465</b>	<b>1,160,475,723</b>

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	2006	Est Future 2007	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	457,459	4,809,829	21,406,406
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	118,159	1,242,071	4,618,796
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)	(8,426)	0	24,768,730
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	123,250	1,293,625	6,090,102
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	8,600,503	90,925,843	436,211,674
Colorado	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	82,464	868,473	4,016,379
District of Columbia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Florida	3,353,834	0	9,778,454	1,559,992	2,686,198	4,592,363	39,184,506	2,824,660	2,169,509	2,469,859	2,812,904	2,434,267	2,614,831	2,409,858	2,199,768	23,179,647	104,270,651
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	505,540	5,328,009	23,520,827
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	353,835	3,727,463	16,637,552
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	172,657	1,812,914	8,044,153
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	2,195,533	23,120,160	103,362,428
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	564,992	5,946,681	26,447,629
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	436,919	4,617,078	21,012,086
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	220,981	2,339,978	10,472,514
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	471,240	4,988,899	22,160,460
Louisiana	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maine	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	403,327	4,236,014	19,775,965
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	863,908	9,152,565	41,444,400
Michigan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Minnesota	1,196,900	0	3,387,712	322,848	684,757	1,534,974	13,132,712	940,361	705,486	823,265	873,409	802,238	861,745	794,555	723,724	7,639,091	34,423,776
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	126,216	113,596	1,216,185	5,579,968
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	535,596	5,640,045	24,857,598
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	76,406	801,296	3,597,820
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	138,255	1,470,465	6,789,814
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	145,261	1,535,367	7,080,572
New Hampshire	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Jersey	2,621,562	0	1,757,480	2,682,871	1,010,648	2,165,100	18,987,731	1,301,645	1,103,954	1,182,026	617,067	1,170,472	1,257,267	1,159,354	1,058,304	11,144,979	49,220,461
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	166,324	1,755,324	7,829,354
New York	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
North Carolina	1,787,332	0	6,004,722	1,187,704	1,338,201	3,215,390	24,978,100	1,738,512	1,425,538	1,564,787	1,439,086	1,540,489	1,654,755	1,525,674	1,395,279	14,668,874	65,464,445
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	101,627	1,066,574	4,822,958
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	763,116	8,033,097	36,054,245
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	379,073	3,976,210	17,873,947
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	351,793	3,715,984	16,731,024
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	3,526,142	37,101,104	165,033,788
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	10,539	110,347	496,280
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	451,036	4,750,789	21,149,348
South Carolina	678,687	0	964,619	1,181,242	329,683	1,128,002	8,146,178	568,227	469,066	510,525	565,571	497,677	534,582	492,740	451,356	4,738,773	21,257,128
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	55,375	584,745	2,742,554
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	319,717	3,371,876	15,415,986
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	2,685,119	28,309,130	130,678,334
Utah	220,172	0	333,889	517,469	164,177	225,597	2,438,846	171,603	138,200	153,591	218,500	154,970	166,462	153,422	139,177	1,475,591	6,671,674
Vermont	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Virginia	733,408	0	1,929,239	50,413	840,928	783,735	7,199,948	492,589	404,831	453,129	410,226	438,847	471,390	434,630	396,929	4,178,606	19,218,848
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	1,194,859	12,571,384	57,039,194
West Virginia	100,227	0	343,380	14,079	78,736	292,526	1,231,508	87,133	76,513	82,943	78,281	82,420	88,531	81,615	74,788	784,818	3,497,499
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	1,058,152	11,166,499	49,424,235
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	75,067	787,293	3,472,260
Other	0	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	34,148,720	360,183,698	1,670,683,864

For member company and GA use only. The data utilizes estimates and excludes many costs incurred directly by GAs. It MAY NOT be utilized in protesting actual GA assessments.

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	2006	Est Future 2007	Total
Alabama	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Alaska	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Arizona	0	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	0	53,289
California	0	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	0
Connecticut	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delaware	0	0	0	0	19,367	21,328	63,453	0	0	0	0	0	0	0	0	0	104,148
District of Columbia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Florida	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Georgia	0	0	0	0	0	112	2,334,529	0	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	0
Idaho	0	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	0	6,545,466
Indiana	0	0	0	0	0	482	12,829	0	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	0	40,822
Kansas	0	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	0
Louisiana	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maine	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maryland	0	0	0	0	0	0	5,730,870	0	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	0
Michigan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Minnesota	0	0	0	135	0	200	10,274	0	0	0	0	0	0	0	0	0	10,609
Mississippi	0	0	0	381	841	9,648	84,943	0	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	0
Montana	0	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	0
Nevada	0	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	0
New Jersey	0	0	0	33,118	399,408	74,031	631,406	0	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	0
New York	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
North Carolina	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
North Dakota	0	0	0	1,204	0	565	27,762	0	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	0	1,869,448
Oklahoma	0	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	0
Pennsylvania	0	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	0
Rhode Island	0	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	0
South Dakota	0	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	0
Texas	0	0	0	18,708	514,796	2,497,867	8,824,898	0	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	0	246,785
Vermont	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Virginia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Washington	0	0	0	91,576	210,168	93,711	1,836,683	0	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	0
Wisconsin	0	0	0	0	0	53,582	27,905	0	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	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	359,783	1,457,595	4,635,249	25,929,963	0	0	0	0	0	0	0	0	0	32,382,590

For member company and GA use only. The data utilizes estimates and excludes many costs incurred directly by GAs. It MAY NOT be utilized in protesting actual GA assessments.

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

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
<b>Grand Total Insolvency Costs</b>						
Per "Overview Open and Closed Insolvencies"	1,463,403,686	2,557,203,510	223,866,182	54,177,623	4,298,651,001	
<b>Less Insolvency Costs NOT included in "Anticipated Funding Schedules":</b>						
Released from Oversight	(516,284)	(5,980)	(26,726)	0	(548,990)	
Estate Closed	(234,559,380)	(205,238,141)	(25,631,185)	(22,631,819)	(488,060,524)	
Closed Prior to 2006	(90,291,530)	(585,618,940)	(142,596,245)	(9,261)	(818,515,977)	
Closed in 2006	0	0	0	0	0	
Open	(2,237,225)	(131,279,649)	(55,612,026)	(27,990)	(189,156,890)	
<b>Less Other Adjustments Included in GA Cost Total, NOT included in "Anticipated Funding Schedules":</b>						
Executive Life Insurance Company NOLHGA expenses	(19,952,600)	(28,516,987)	0	(833,694)	(49,303,281)	
Executive Life Insurance Company GA expenses	0	0	0	0	0	
Executive Life Insurance Company Ga claims	0	0	0	0	0	
<b>Add Other Adjustments Included in GA Cost Total, NOT included in "Anticipated Funding Schedules":</b>						
Executive Life Insurance Company Other recoveries	44,629,057	64,140,052	0	1,707,731	110,476,839	
<b>Adjusted Total</b>	1,160,475,723	1,670,683,864	0	32,382,590	2,863,542,178	
<b>Total Per "Anticipated Funding Schedules"</b>	1,160,475,723	1,670,683,864	0	32,382,590	2,863,542,178	
Variance	0	0	0	0	0	
Executive Life Insurance Company summary	1,135,799,266	1,635,060,800	0	31,508,554	2,802,368,620	
Executive Life Insurance Company adjustments	24,676,457	35,623,065	0	874,036	61,173,558	
Executive Life Insurance Company gross	1,160,475,723	1,670,683,864	0	32,382,590	2,863,542,178	antic fnding file
						2,863,542,178
						0
						0

# **SPECIFIC INSOLVENCY COSTS**

Estimated Net Costs as of September 30, 2006					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	2,132,767	1,167,729	10,256	0	3,310,751
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	0	0	0
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	0	0	0	0	0
Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	0	0	0	0	0
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	0	0	0	0	0
Missouri	0	0	0	0	0
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	0	0	0	0	0
Oregon	0	0	0	0	0
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	0	0	0	0	0
Tennessee	0	0	0	0	0
Texas	0	0	0	0	0
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	2,132,767	1,167,729	10,256	0	3,310,751

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

Assessments Called (Billed) or Refunded as of December 31, 2005							
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
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.							
2,800,000	0	568,170	0	13,000	0	0	0

Estimated Net Costs as of September 30, 2006					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	65,377	0	65,377
Alaska	0	0	54,678	0	54,678
Arizona	0	0	442,743	0	442,743
Arkansas	0	0	1,966,341	0	1,966,341
California	704	0	105,488	0	106,192
Colorado	0	0	1,866,100	0	1,866,100
Connecticut	0	0	0	0	0
Delaware	2,349	0	53,460	0	55,809
Dist. of Columbia	0	0	0	0	0
Florida	27,265	0	53,795	0	81,060
Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	275,123	0	275,123
Illinois	1,304	0	4,734,975	0	4,736,279
Indiana	6,225	0	1,837,860	0	1,844,084
Iowa	0	0	83,008	0	83,008
Kansas	0	0	236,022	0	236,022
Kentucky	0	0	38,496	0	38,496
Louisiana	0	0	1,590,247	0	1,590,247
Maine	0	0	0	0	0
Maryland	0	0	14,109	0	14,109
Massachusetts	3,540	0	3,756,771	0	3,760,311
Michigan	8,368	0	33,479	0	41,847
Minnesota	0	0	0	0	0
Mississippi	0	0	9,755,488	0	9,755,488
Missouri	0	0	1,025,936	0	1,025,936
Montana	258	0	834,462	0	834,720
Nebraska	0	0	1,139,987	0	1,139,987
Nevada	0	0	13,530	0	13,530
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	166,780	0	166,780
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	2,295	0	2,295
Ohio	16,888	0	4,202,420	0	4,219,309
Oklahoma	1,855	0	3,956,970	0	3,958,826
Oregon	0	0	87,520	0	87,520
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	1,584	0	591,625	0	593,209
South Dakota	0	0	236,285	0	236,285
Tennessee	0	0	3,518,364	0	3,518,364
Texas	3,731	0	14,944,554	0	14,948,285
Utah	0	0	35,750	0	35,750
Vermont	0	0	0	0	0
Virginia	0	0	975,616	0	975,616
Washington	777	0	1,665,017	0	1,665,793
West Virginia	0	0	239,076	0	239,076
Wisconsin	5,071	0	270,602	0	275,673
Wyoming	0	0	316,419	0	316,419
Other	0	0	0	0	0
Total	79,918	0	61,186,769	0	61,266,687

Summary:	
GA Covered Obligations	231,316
Add:	
GA claims incurred directly	47,229,710
GA expenses incurred directly	11,991,342
NOLHGA expenses	2,129,745
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	156,423
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	159,003
Adjusted GA Costs	61,266,687
Per State breakdown	61,266,687

Assessments Called (Billed) or Refunded as of December 31, 2005							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	125,000	0	0	0
0	0	0	0	3,308,801	0	0	0
0	0	0	0	300,000	100,000	0	0
0	0	0	0	2,000,000	0	0	0
40,000	0	0	0	5,000,000	0	0	0
0	0	0	0	1,999,232	0	0	0
39,632	0	0	0	1,661,368	0	0	0
0	0	0	0	5,000,000	400,000	0	0
0	0	0	0	14,999,989	0	0	0
0	0	0	0	0	0	0	0
43,500	4,500	0	0	4,306,500	430,500	0	0
0	0	0	0	3,600,000	0	0	0
130,011	0	0	0	12,871,063	0	0	0
0	0	0	0	1,800,000	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	350,000	0	0	0
253,143	4,500	0	0	57,321,953	930,500	0	0

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





Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	1,483,679	0	1,483,679
Alaska	0	160	0	160
Arizona	0	1,257,322	0	1,257,322
Arkansas	0	181,516	0	181,516
California	0	7,578,084	0	7,578,084
Colorado	0	3,037,828	0	3,037,828
Connecticut	0	0	0	0
Delaware	0	66,077	0	66,077
Dist. of Columbia	0	3,462	0	3,462
Florida	0	4,417,173	0	4,417,173
Georgia	0	665,496	0	665,496
Hawaii	0	(272)	0	(272)
Idaho	0	235,971	0	235,971
Illinois	0	9,062,033	0	9,062,033
Indiana	0	2,332,422	0	2,332,422
Iowa	0	531,024	0	531,024
Kansas	0	246,535	0	246,535
Kentucky	0	782,647	0	782,647
Louisiana	0	90,245	0	90,245
Maine	0	97,182	0	97,182
Maryland	0	800,815	0	800,815
Massachusetts	0	302,237	0	302,237
Michigan	0	47,927	0	47,927
Minnesota	0	63,817	0	63,817
Mississippi	0	205,057	0	205,057
Missouri	0	3,933,036	0	3,933,036
Montana	0	855,547	0	855,547
Nebraska	0	2,291,996	0	2,291,996
Nevada	0	221,967	0	221,967
New Hampshire	0	4,527	0	4,527
New Jersey	0	1,097,092	0	1,097,092
New Mexico	0	228,820	0	228,820
New York	0	0	0	0
North Carolina	0	746,043	0	746,043
North Dakota	0	2,161,358	0	2,161,358
Ohio	0	2,695,361	0	2,695,361
Oklahoma	0	469,705	0	469,705
Oregon	0	618,009	0	618,009
Pennsylvania	0	467,683	0	467,683
Puerto Rico	0	0	0	0
Rhode Island	0	3,551	0	3,551
South Carolina	0	285,184	0	285,184
South Dakota	0	2,334,555	0	2,334,555
Tennessee	0	445,822	0	445,822
Texas	0	1,689,506	0	1,689,506
Utah	0	54,615	0	54,615
Vermont	0	11,846	0	11,846
Virginia	0	378,191	0	378,191
Washington	0	6,496,029	0	6,496,029
West Virginia	0	107,542	0	107,542
Wisconsin	0	71,848	0	71,848
Wyoming	0	365,546	0	365,546
Other	0	555	0	555
Total	0	61,524,372	0	61,524,372

Summary:	
GA Covered Obligations	71,125,785
Add:	
GA claims incurred directly	20,254,758
GA expenses incurred directly	3,025,241
NOLHGA expenses	1,202,952
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	743,000
Other recoveries (litigation, estate distributions, etc.)	33,341,364
Adjusted GA Costs	61,524,372
Per State breakdown	61,524,372

Assessments Called (Billed) or Refunded as of December 31, 2005							
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
Add:							
GA claims incurred directly	0	0	0	50,000	0	0	0
GA expenses incurred directly	0	0	0	20,000	15,780	0	0
NOLHGA expenses	0	0	0	4,000,000	0	0	0
Remaining Inforce estimate	0	0	0	400,000	0	0	0
0	9,780	0	0	27,420	0	0	0
Less:							
Estate/other distributions	0	0	0	377,000	0	0	0
Other adjustments	0	0	0	14,800,000	5,479,621	0	0
Ceding commissions/ policy enhancements	0	0	0	2,893,631	0	0	0
Other recoveries (litigation, estate distributions, etc.)	0	0	0	1,725,000	0	0	0
0	0	0	0	500,000	0	0	0
0	0	0	0	1,341,501	522,000	0	0
0	0	0	0	509,121	0	0	0
0	0	0	0	175,000	0	0	0
0	0	0	0	1,700,000	0	0	0
0	0	0	0	456,000	75,000	0	0
0	0	0	0	210,000	0	0	0
0	0	0	0	8,354,499	0	0	0
0	0	0	0	670,000	0	0	0
0	0	0	0	4,475,000	5,300,000	0	0
0	0	0	0	370,000	178,000	0	0
0	0	0	0	1,250,000	151,039	0	0
0	120,000	0	0	350,000	0	0	0
0	0	0	0	800,000	0	0	0
0	0	0	0	3,202,700	924,599	0	0
0	0	0	0	5,600,000	0	0	0
0	0	0	0	850,000	300,000	0	0
0	0	0	0	1,688,644	0	0	0
0	0	0	0	1,000,000	0	0	0
0	0	0	0	600,000	0	0	0
0	0	0	0	3,748,806	1,475,000	0	0
0	0	0	0	1,000,000	0	0	0
0	0	0	0	3,221,194	1,164,901	0	0
0	0	0	0	125,000	0	0	0
0	0	0	0	27,500	0	0	0
0	0	0	0	850,915	455,000	0	0
0	0	0	0	3,000,000	2,169,430	0	0
0	0	0	0	350,000	280	0	0
0	0	0	0	275,000	0	0	0
9,517	129,780	0	0	85,880,467	24,637,568	0	0

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Estimated Net Costs as of September 30, 2006					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	4,375	0	238	0	4,613
Alaska	2,333	0	5	0	2,338
Arizona	536,014	268,072	15,819	0	819,906
Arkansas	657,587	6,688	4,011	0	668,286
California	0	0	0	0	0
Colorado	17,117	0	0	0	17,117
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	312,102	0	31,769	0	343,870
Georgia	0	0	0	0	0
Hawaii	42,017	2,315	197	0	44,528
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	7,192	0	1,969	0	9,162
Iowa	0	0	0	0	0
Kansas	42,676	3,294	17,218	0	63,187
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	8,064	0	1,043	0	9,106
Missouri	200,874	11,674	26,485	0	239,032
Montana	0	0	0	0	0
Nebraska	13,915	82	3,693	0	17,691
Nevada	13,080	6,046	683	0	19,810
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	106,714	4,099	28,053	0	138,865
New York	0	0	0	0	0
North Carolina	4,112,225	38,318	21,331	0	4,171,874
North Dakota	0	0	0	0	0
Ohio	25,372	0	9,643	0	35,015
Oklahoma	956,022	29,329	44,228	0	1,029,580
Oregon	34,444	0	2,338	0	36,782
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	251,801	0	18,966	0	270,767
South Dakota	0	0	0	0	0
Tennessee	0	0	0	0	0
Texas	175,157	52,381	185,780	0	413,319
Utah	28,488	978	921	0	30,387
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	21,217	3,895	4,448	0	29,561
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	(1,069)	(5)	(15)	0	(1,090)
Other	0	0	0	0	0
Total	7,549,724	427,168	418,823	0	8,395,715

Summary:	
GA Covered Obligations	21,461,671
Add:	
GA claims incurred directly	137,228
GA expenses incurred directly	955,571
NOLHGA expenses	1,491,850
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(375,118)
Ceding commissions/ policy enhancements	5,635,144
Other recoveries (litigation, estate distributions, etc.)	10,390,580
Adjusted GA Costs	8,395,715
Per State breakdown	8,395,715

Life	Assessments Called (Billed) or Refunded as of December 31, 2005							
	Allocated Annuity		A&H		Unallocated Annuity			
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
50,000	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
1,997,154	0	0	0	0	0	0	0	0
43,585	0	0	0	0	0	0	0	0
3,864	0	0	0	0	0	0	0	0
1,085	481	0	0	3,915	1,831	0	0	0
59,780	0	0	0	17,765	0	0	0	0
3,600,000	0	0	0	0	0	0	0	0
0	5,272,500	0	111,000	0	166,500	0	0	0
195,526	77,092	0	0	1,247,265	491,854	0	0	0
105,000	0	0	0	0	0	0	0	0
50,139	0	10,343	0	11,516	0	0	0	0
30,000	0	0	0	0	0	0	0	0
6,136,133	5,350,073	10,343	111,000	1,280,461	660,185	0	0	0

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Estimated Net Costs as of <b>September 30, 2006</b>				
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
<b>Total</b>	<b>1,473,637</b>	<b>32,494,044</b>	<b>328,890</b>	<b>34,296,572</b>

Summary:	
GA Covered Obligations	85,272,992
Add:	
GA claims incurred directly	15,711,384
GA expenses incurred directly	1,113,927
NOLHGA expenses	670,613
Remaining Inforce estimate	0
Less:	
Estate/other distributions	31,395,970
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	37,076,374
Adjusted GA Costs	34,296,572
Per State breakdown	34,296,572

Assessments Called (Billed) or Refunded as of <b>December 31, 2005</b>							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	5,266,318	0	10,907	0	0	0
4,451,000	3,430,813	59,749,000	39,108,081	1,300,000	1,500,000	8,000,000	2,604,384
8,142	4,862	742,939	445,278	0	0	0	0
<b>4,459,142</b>	<b>3,435,675</b>	<b>65,758,257</b>	<b>39,553,359</b>	<b>1,310,907</b>	<b>1,500,000</b>	<b>8,000,000</b>	<b>2,604,384</b>

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Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	757,611	196,407	0	954,019
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	425,616	110,339	0	535,955
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	99,644	25,832	0	125,476
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	10,904	2,827	0	13,731
Louisiana	2,653,833	687,994	2,098	3,343,925
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	10,169,165	2,632,184	64,443	12,865,792
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	4,893,711	1,268,672	0	6,162,383
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	100,502	26,055	0	126,556
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	(16,724)	(4,336)	0	(21,059)
South Dakota	0	0	0	0
Tennessee	3,954,392	1,025,158	8,812	4,988,362
Texas	1,333,991	363,306	0	1,697,298
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	24,382,646	6,334,439	75,353	30,792,438

Summary:	
GA Covered Obligations	55,014,949
Add:	
GA claims incurred directly	0
GA expenses incurred directly	911,639
NOLHGA expenses	867,322
Remaining Inforce estimate	0
Less:	
Estate/other distributions	5,725,000
Other adjustments	(7,993,993)
Ceding commissions/ policy enhancements	11,334,052
Other recoveries (litigation, estate distributions, etc.)	16,936,413
Adjusted GA Costs	30,792,438
Per State breakdown	30,792,438

Assessments Called (Billed) or Refunded as of December 31, 2005							
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, 2006					Assessments Called (Billed) or Refunded as of December 31, 2005							
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total	Life		Allocated Annuity		A&H		Unallocated Annuity	
						Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama	0	0	0	0	0								
Alaska	0	0	0	0	0								
Arizona	9,135	0	84,617	0	93,752								
Arkansas	0	0	0	0	0								
California	0	0	0	0	0								
Colorado	(44)	0	(1,836)	0	(1,880)	0	0	0	0	25,000	0	0	0
Connecticut	0	0	0	0	0								
Delaware	0	0	0	0	0								
Dist. of Columbia	0	0	0	0	0								
Florida	(408)	0	94,666	0	94,258								
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	19,961	0	3,478,604	0	3,498,565	3,959	0	0	0	4,945,041	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	33,941	0	33,941								
Montana	0	0	1,321	0	1,321								
Nebraska	0	0	19,329	0	19,329								
Nevada	0	0	0	0	0								
New Hampshire	0	0	0	0	0								
New Jersey	0	0	0	0	0								
New Mexico	(4,968)	0	(19,692)	0	(24,660)								
New York	0	0	0	0	0								
North Carolina	0	0	0	0	0								
North Dakota	0	0	3,969	0	3,969								
Ohio	0	0	0	0	0								
Oklahoma	2,079	0	349,953	0	352,032	8,000	4,500	0	0	792,000	445,500	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	5,936	0	5,936								
Tennessee	0	0	0	0	0								
Texas	234,173	0	9,520,475	0	9,754,648	58,755	11,693	0	0	11,692,213	2,326,928	0	0
Utah	0	0	18,613	0	18,613								
Vermont	0	0	0	0	0								
Virginia	0	0	0	0	0								
Washington	0	0	0	0	0								
West Virginia	0	0	0	0	0								
Wisconsin	0	0	0	0	0								
Wyoming	0	0	0	0	0								
Other	0	0	0	0	0								
<b>Total</b>	<b>259,928</b>	<b>0</b>	<b>13,589,897</b>	<b>0</b>	<b>13,849,825</b>	<b>70,714</b>	<b>16,193</b>	<b>0</b>	<b>0</b>	<b>17,454,254</b>	<b>2,772,428</b>	<b>0</b>	<b>0</b>

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

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

Estimated Net Costs as of September 30, 2006					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	17,612	0	17,612
Alaska	0	0	(2,917)	0	(2,917)
Arizona	0	0	89,100	0	89,100
Arkansas	0	0	30,854	0	30,854
California	0	0	804,638	0	804,638
Colorado	0	0	15,722	0	15,722
Connecticut	0	0	(7,887)	0	(7,887)
Delaware	0	0	(74,946)	0	(74,946)
Dist. of Columbia	0	0	(8,622)	0	(8,622)
Florida	0	0	344,097	0	344,097
Georgia	0	0	(136,149)	0	(136,149)
Hawaii	0	0	(88,546)	0	(88,546)
Idaho	0	0	(16,200)	0	(16,200)
Illinois	0	0	(166,455)	0	(166,455)
Indiana	0	0	(49,853)	0	(49,853)
Iowa	0	0	(33,220)	0	(33,220)
Kansas	0	0	334,202	0	334,202
Kentucky	0	0	25,623	0	25,623
Louisiana	0	0	(56,424)	0	(56,424)
Maine	0	0	(5,718)	0	(5,718)
Maryland	0	0	479	0	479
Massachusetts	0	0	13,325	0	13,325
Michigan	10,961	0	(259,565)	0	(248,604)
Minnesota	0	0	(26,520)	0	(26,520)
Mississippi	0	0	51,531	0	51,531
Missouri	0	0	46,836	0	46,836
Montana	0	0	(7,898)	0	(7,898)
Nebraska	0	0	(14,976)	0	(14,976)
Nevada	0	0	27,232	0	27,232
New Hampshire	0	0	(4,434)	0	(4,434)
New Jersey	0	0	(46,111)	0	(46,111)
New Mexico	0	0	(110,134)	0	(110,134)
New York	0	0	(132,406)	0	(132,406)
North Carolina	0	0	61,516	0	61,516
North Dakota	0	0	1,029	0	1,029
Ohio	0	0	(4,348)	0	(4,348)
Oklahoma	0	0	45,092	0	45,092
Oregon	0	0	32,933	0	32,933
Pennsylvania	0	0	15,414	0	15,414
Puerto Rico	0	0	(7,339)	0	(7,339)
Rhode Island	0	0	(3,561)	0	(3,561)
South Carolina	4,801	0	101,896	0	106,697
South Dakota	0	0	(20,451)	0	(20,451)
Tennessee	0	0	91,549	0	91,549
Texas	0	0	128,709	0	128,709
Utah	0	0	(27,322)	0	(27,322)
Vermont	0	0	3,922	0	3,922
Virginia	0	0	(94,225)	0	(94,225)
Washington	0	0	13,836	0	13,836
West Virginia	0	0	(27,040)	0	(27,040)
Wisconsin	0	0	(196,022)	0	(196,022)
Wyoming	0	0	(19,510)	0	(19,510)
Other	1	0	13,544	0	13,545
Total	15,763	0	661,892	0	677,655

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
Remaining Inforce estimate	0
Less:	
Estate/other distributions	19,253,403
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	47,047,499
Adjusted GA Costs	677,655
Per State breakdown	677,655

Assessments Called (Billed) or Refunded as of December 31, 2005							
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	2,750,250	0	0
0	0	0	0	768,000	0	0	0
0	0	0	0	375,000	0	0	0
500,000	600,000	100,000	50,000	4,000,000	4,350,000	0	0
0	0	0	0	1,899,405	0	0	0
0	0	0	0	0	0	0	0
8,479	0	0	0	893,521	0	0	0
0	0	0	0	300,000	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	759,000	0	0	0
0	0	0	0	75,000	0	0	0
190,000	0	0	0	310,000	0	0	0
40,000	42,800	0	0	1,960,000	2,032,200	0	0
0	0	0	0	108,788	0	0	0
50,085	42,523	0	0	2,548,542	2,160,728	0	0
0	0	0	0	150,000	0	0	0
5,000	0	0	0	320,000	0	0	0
0	0	0	0	200,000	190,535	0	0
0	0	0	0	0	0	0	0
0	0	0	0	30,000	0	0	0
793,564	685,323	100,000	50,000	19,544,517	11,503,713	0	0

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



Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	756	348,299	0	349,055
Alaska	0	0	0	0
Arizona	0	328,996	0	328,996
Arkansas	0	18,632	0	18,632
California	0	0	0	0
Colorado	0	160,847	0	160,847
Connecticut	0	0	0	0
Delaware	0	44,347	0	44,347
Dist. of Columbia	0	0	0	0
Florida	41,969	6,292,774	0	6,334,742
Georgia	130	632,984	0	633,113
Hawaii	0	0	0	0
Idaho	0	4,673	0	4,673
Illinois	0	0	0	0
Indiana	0	314,950	0	314,950
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	232	273,673	0	273,905
Louisiana	0	149,726	0	149,726
Maine	0	0	0	0
Maryland	0	240,729	0	240,729
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	80,115	0	80,115
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	20,598	0	20,598
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	38,498	0	38,498
New York	0	0	0	0
North Carolina	449	1,014,055	0	1,014,504
North Dakota	0	0	0	0
Ohio	2,049	2,668,994	0	2,671,043
Oklahoma	0	257,584	0	257,584
Oregon	0	5,619	0	5,619
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	2,238	61,271	0	63,509
South Dakota	0	0	0	0
Tennessee	0	122,253	0	122,253
Texas	0	2,700,109	0	2,700,109
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	708	381,845	0	382,553
Washington	0	4,231	0	4,231
West Virginia	92	107,235	0	107,326
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	48,621	16,273,036	0	16,321,657

Summary:	
GA Covered Obligations	72,284,955
Add:	
GA claims incurred directly	0
GA expenses incurred directly	713,475
NOLHGA expenses	708,054
Remaining Inforce estimate	0
Less:	
Estate/other distributions	43,973,890
Other adjustments	3,744,837
Ceding commissions/ policy enhancements	5,169,108
Other recoveries (litigation, estate distributions, etc.)	4,496,992
Adjusted GA Costs	16,321,657
Per State breakdown	16,321,657

Life	Assessments Called (Billed) or Refunded as of December 31, 2005							
	Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
0	0	146,693	0	0	0	0	0	
30,189	0	0	0	0	0	0	0	
0	0	90,000	0	0	0	0	0	
0	0	7,300,000	0	0	0	0	0	
2,974	0	757,110	5,197	0	0	0	0	
0	0	8,000	0	0	0	0	0	
0	0	350,000	0	0	0	0	0	
0	0	245,000	0	0	0	0	0	
0	0	375,000	0	0	0	0	0	
0	0	69,889	0	0	0	0	0	
0	0	1,300,000	0	0	0	0	0	
0	0	3,200,000	0	0	0	0	0	
0	0	6,200	60,000	0	0	0	0	
306,204	49,490	2,944,373	475,886	0	0	0	0	
1,300	0	456,000	0	0	0	0	0	
0	0	0	147,404	0	0	0	0	
340,667	49,490	17,248,265	688,487	0	0	0	0	

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Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	0	0	0	0

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

Assessments Called (Billed) or Refunded as of December 31, 2005							
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, 2006				
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)	6
California	0	75	0	75
Colorado	15	17	0	32
Connecticut	0	96	(0)	201
Delaware	0	2	0	2
Dist. of Columbia	0	67	0	67
Florida	29	90	(0)	119
Georgia	76	1,250	0	1,713
Hawaii	0	1	0	2
Idaho	0	1	0	1
Illinois	0	121	(0)	1,706
Indiana	70	24	0	136
Iowa	0	2	(0)	19
Kansas	0	2	0	2
Kentucky	20	3	0	23
Louisiana	0	5	0	5
Maine	0	8	0	8
Maryland	(0)	20	0	433
Massachusetts	0	41	0	41
Michigan	0	14	0	1,627
Minnesota	0	5	0	422
Mississippi	0	3	(0)	72
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	707
New Mexico	0	2	0	2
New York	(0)	0	0	(0)
North Carolina	168	29	0	766
North Dakota	0	0	0	0
Ohio	220	50	0	246
Oklahoma	0	8	(0)	8
Oregon	0	13	0	13
Pennsylvania	1	55	0	1,860
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)	7
Texas	130	25	0	396
Utah	0	3	0	214
Vermont	0	1	0	1
Virginia	105	17	(0)	122
Washington	0	21	0	159
West Virginia	0	1	(0)	1
Wisconsin	26	18	(0)	44
Wyoming	0	1	(0)	1
Other	0	0	(0)	(0)
<b>Total</b>	<b>902</b>	<b>2,196</b>	<b>(0)</b>	<b>9,261</b>

Summary:	
GA Covered Obligations	3,534,278,683
Add:	
GA claims incurred directly	0
GA expenses incurred directly	4,043,353
NOLHGA expenses	14,399,811
Remaining Inforce estimate	0
Less:	
Estate/other distributions	3,228,522,435
Other adjustments	102,571,577
Ceding commissions/ policy enhancements	84,689,350
Other recoveries (litigation, estate distributions, etc.)	136,926,126
Adjusted GA Costs	12,359
Per State breakdown	12,359

Assessments Called (Billed) or Refunded as of December 31, 2005							
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	8,983	930,000	951,758	10,000	10,064	0	0
0	0	12,100,000	262,519	0	0	2,800,000	(463)
25,505	0	4,468	0	0	3,683	0	0
0	0	0	0	0	0	0	0
100,000	100,000	6,000,000	6,300,000	100,000	100,000	21,500,000	24,150,000
0	0	0	0	0	0	240,000	0
0	0	84,689,350	0	0	0	0	0
168,235	0	51,765	0	0	0	0	0
0	0	6,000,000	0	0	0	0	0
0	0	500,000	500,000	0	0	0	0
0	0	350,000	0	0	0	23,108,333	24,800,000
0	0	0	0	0	0	5,700,000	0
0	0	630,730	0	0	0	0	0
0	0	0	0	0	0	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
<b>11,306,785</b>	<b>10,415,008</b>	<b>44,055,596</b>	<b>26,156,342</b>	<b>895,082</b>	<b>905,167</b>	<b>108,553,958</b>	<b>71,103,889</b>

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Estimated Net Costs as of September 30, 2006					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	813,581	150,895	15,292	0	979,768
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	0	0	0
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	68,033	0	243	0	68,277
Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	1,467,945	0	0	0	1,467,945
Indiana	876,935	0	156	0	877,091
Iowa	61,415	0	16	0	61,431
Kansas	0	0	0	0	0
Kentucky	1,208,342	0	1,352	0	1,209,694
Louisiana	415,099	0	573	0	415,673
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	90,393	0	691	0	91,084
Minnesota	0	0	0	0	0
Mississippi	22,054	0	6,125	0	28,178
Missouri	139,615	0	0	0	139,615
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	822,416	0	16	0	822,432
Oklahoma	0	0	0	0	0
Oregon	0	0	0	0	0
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	0	0	0	0	0
Tennessee	0	0	0	0	0
Texas	0	0	0	0	0
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	101	0	0	0	101
West Virginia	0	0	0	0	0
Wisconsin	2,691,626	0	0	0	2,691,626
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	8,677,557	150,895	24,464	0	8,852,916

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

Assessments Called (Billed) or Refunded as of December 31, 2005							
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
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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, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	10,676	40,192	0	50,868
Alaska	1,134	19,508	9,990	30,632
Arizona	12,340	266,693	0	279,032
Arkansas	30,875	18,649	0	49,524
California	65,048	494,012	1,786,069	2,345,129
Colorado	7,491	29,895	138,469	175,855
Connecticut	0	0	0	0
Delaware	244,595	2,490,086	1,590,788	4,325,469
Dist. of Columbia	1,656	36,316	0	37,972
Florida	56,528	402,873	0	459,401
Georgia	16,866	48,909	92,662	158,437
Hawaii	0	0	0	0
Idaho	9,192	70,984	1,025	81,202
Illinois	10,097	243,377	134,118	387,593
Indiana	12,081	95,505	85,139	192,725
Iowa	1,943	66,104	2,801	70,849
Kansas	0	0	0	0
Kentucky	7,197	39,936	65,599	112,733
Louisiana	5,164	26,691	0	31,855
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	16,621	424,827	210,856	652,304
Minnesota	6,987	130,155	248,675	385,817
Mississippi	(4,402)	(9,403)	112,694	98,889
Missouri	9,760	145,029	56,403	211,192
Montana	1,243	19,590	26,610	47,443
Nebraska	3,015	73,191	0	76,205
Nevada	3,158	57,976	0	61,133
New Hampshire	(19,308)	(17,756)	191,052	153,987
New Jersey	0	0	0	0
New Mexico	9,827	15,729	59,636	85,192
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	1,922	(37)	0	1,885
Ohio	8,067	74,125	87,155	169,348
Oklahoma	3,025	36,164	202,776	241,964
Oregon	5,528	97,091	51,684	154,303
Pennsylvania	14,817	413,746	184,281	612,844
Puerto Rico	0	0	0	0
Rhode Island	3,358	21,791	0	25,149
South Carolina	16,491	41,926	14,194	72,610
South Dakota	1,814	141,172	0	142,986
Tennessee	0	0	0	0
Texas	35,942	372,957	788,902	1,197,801
Utah	1,733	10,296	828	12,858
Vermont	719	8,435	0	9,153
Virginia	422,379	289,767	9,760	721,906
Washington	57,302	522,071	115,442	694,815
West Virginia	2,295	44,035	129,455	175,784
Wisconsin	6,671	222,132	57,473	286,275
Wyoming	401	26,868	37,004	64,272
Other	0	0	0	0
Total	1,102,247	7,551,606	6,491,538	15,145,392

Summary:	
GA Covered Obligations	8,333,806
Add:	
GA claims incurred directly	9,335,961
GA expenses incurred directly	1,230,968
NOLHGA expenses	1,172,986
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	51,332
Ceding commissions/ policy enhancements	(125,003)
Other recoveries (litigation, estate distributions, etc.)	5,002,000
Adjusted GA Costs	15,145,392
Per State breakdown	15,145,392

Assessments Called (Billed) or Refunded as of December 31, 2005							
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	175,100	2,022,300	400	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	102,326	31,672	0	600,000	232,606	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
15,000	0	300,000	0	195,000	0	0	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
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
828,884	258,055	5,279,053	175,637	12,052,209	2,912,351	40	4

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Estimated Net Costs as of September 30, 2006					Assessments Called (Billed) or Refunded as of December 31, 2005								
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total	Life		Allocated Annuity		A&H		Unallocated Annuity	
						Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama	0	0	0	0	0								
Alaska	0	0	0	0	0								
Arizona	0	0	0	0	0								
Arkansas	0	0	0	0	0								
California	0	0	0	0	0								
Colorado	0	0	0	0	0								
Connecticut	0	0	0	0	0								
Delaware	2,935	334,707	0	0	337,642								
Dist. of Columbia	0	0	0	0	0								
Florida	29,577	12,466,579	520,785	0	13,016,942								
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	512,432	2,400,660	5,900	0	2,918,992								
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	2,051,633	200,945,132	36,843	0	203,033,608	88,612,897	0	63,334,564	0	0	0	67,153,313	0
Puerto Rico	0	0	0	0	0								
Rhode Island	0	0	0	0	0								
South Carolina	0	0	0	0	0								
South Dakota	0	0	0	0	0								
Tennessee	0	0	0	0	0								
Texas	0	0	0	0	0								
Utah	0	0	0	0	0								
Vermont	0	0	0	0	0								
Virginia	0	0	0	0	0								
Washington	0	0	0	0	0								
West Virginia	0	0	0	0	0								
Wisconsin	0	0	0	0	0								
Wyoming	0	95,836	0	0	95,836	111,616	0	0	0	0	0	0	0
Other	0	0	0	0	0								
<b>Total</b>	<b>2,596,577</b>	<b>216,242,914</b>	<b>563,528</b>	<b>0</b>	<b>219,403,019</b>	<b>94,012,513</b>	<b>0</b>	<b>76,061,564</b>	<b>0</b>	<b>250,000</b>	<b>0</b>	<b>67,153,313</b>	<b>0</b>

Summary:

GA Covered Obligations	93,551,553
<b>Add:</b>	
GA claims incurred directly	164,813,483
GA expenses incurred directly	5,801,467
NOLHGA expenses	0
Remaining Inforce estimate	0
<b>Less:</b>	
Estate/other distributions	0
Other adjustments	(2,996)
Ceding commissions/ policy enhancements	2,338,789
Other recoveries (litigation, estate distributions, etc.)	42,427,691
<b>Adjusted GA Costs</b>	<b>219,403,019</b>
<b>Per State breakdown</b>	<b>219,403,019</b>

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Estimated Net Costs as of September 30, 2006					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	35,205	0	0	35,205
Alaska	0	0	0	0	0
Arizona	0	5,636,743	0	0	5,636,743
Arkansas	0	733,113	0	0	733,113
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	13,720	0	0	13,720
Dist. of Columbia	0	0	0	0	0
Florida	0	252,560	0	0	252,560
Georgia	0	23,523	0	0	23,523
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	2,135,503	0	0	2,135,503
Indiana	0	105,535	0	0	105,535
Iowa	0	18,660	0	0	18,660
Kansas	0	80,896	0	0	80,896
Kentucky	0	132,879	0	0	132,879
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	0	95,004	0	0	95,004
Massachusetts	0	8,339	0	0	8,339
Michigan	0	59,795	0	0	59,795
Minnesota	0	22,224	0	0	22,224
Mississippi	0	64,583	0	0	64,583
Missouri	0	577,250	0	0	577,250
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	29,749	0	0	29,749
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	0	1,802	0	0	1,802
North Dakota	0	86,518	0	0	86,518
Ohio	0	158,695	0	0	158,695
Oklahoma	0	337,087	0	0	337,087
Oregon	0	126,162	0	0	126,162
Pennsylvania	0	5,512,035	0	0	5,512,035
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	0	32,548	0	0	32,548
Tennessee	0	184,806	0	0	184,806
Texas	0	230,204	0	0	230,204
Utah	0	20,830	0	0	20,830
Vermont	0	0	0	0	0
Virginia	0	23,590	0	0	23,590
Washington	0	82,559	0	0	82,559
West Virginia	0	(37,368)	0	0	(37,368)
Wisconsin	0	154,353	0	0	154,353
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	0	16,939,102	0	0	16,939,102

Summary:	
GA Covered Obligations	18,947,440
Add:	
GA claims incurred directly	67,243
GA expenses incurred directly	201,589
NOLHGA expenses	749,659
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(4,124,280)
Ceding commissions/ policy enhancements	1,000,000
Other recoveries (litigation, estate distributions, etc.)	6,151,110
Adjusted GA Costs	16,939,102
Per State breakdown	16,939,102

Assessments Called (Billed) or Refunded as of December 31, 2005							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	11,693,421	0	0	0
27,819	0	0	0	0	0	0	0
0	0	15,000	0	25,000	0	0	0
0	0	3,000,000	1,015,000	0	0	0	0
0	0	24,520	0	0	0	0	0
0	0	1,000,000					
0	0	6,151,110					
130,963	0	0	0	0	0	0	0
0	0	56,000	0	0	0	0	0
297	0	0	0	4,703	0	0	0
0	0	1,449,393	0	0	0	0	0
0	0	35,100	0	0	0	0	0
0	0	146,270	0	0	0	0	0
0	0	602,500	150,000	0	0	0	0
0	0	25,712	0	0	0	0	0
0	0	325,000	0	0	0	0	0
17,723	238	0	0	280,946	3,768	0	0
0	0	28,000	0	0	0	0	0
0	0	100,000	0	0	0	0	0
0	0	150,000	0	0	0	0	0
176,802	238	5,957,495	1,165,000	12,004,070	3,768	0	0

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

Estimated Net Costs as of September 30, 2006				
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	9,861,624	4,462,254	0	14,323,877
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
<b>Total</b>	<b>9,861,624</b>	<b>4,462,254</b>	<b>0</b>	<b>14,323,877</b>

Summary:	
GA Covered Obligations	24,137,992
Add:	
GA claims incurred directly	3,224,585
GA expenses incurred directly	124,000
NOLHGA expenses	77,699
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(162,465)
Ceding commissions/ policy enhancements	727,741
Other recoveries (litigation, estate distributions, etc.)	12,675,123
Adjusted GA Costs	14,323,877
Per State breakdown	14,323,877

Assessments Called (Billed) or Refunded as of December 31, 2005							
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, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	11,166,812	20,983,224	0	32,150,037
Alaska	422,195	4,412,824	0	4,835,019
Arizona	18,807,587	24,171,812	0	42,979,399
Arkansas	10,079,069	5,962,157	51,868	16,093,093
California	261,154,667	426,625,908	0	687,780,575
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	3,593,633	3,906,587	100,516	7,600,736
Dist. of Columbia	0	0	0	0
Florida	95,447,861	101,979,666	0	197,427,527
Georgia	24,868,044	22,982,295	2,265,532	50,115,871
Hawaii	25,258,183	16,262,202	0	41,520,386
Idaho	7,322,608	7,871,191	0	15,193,799
Illinois	73,247,825	101,317,974	6,378,697	180,944,496
Indiana	13,930,452	25,878,721	12,942	39,822,114
Iowa	12,091,641	20,568,189	39,717	32,699,546
Kansas	23,361,858	10,247,493	0	33,609,350
Kentucky	12,565,614	21,685,075	0	34,250,689
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	17,374,203	19,488,966	5,625,030	42,488,200
Massachusetts	39,738,868	40,500,836	0	80,239,704
Michigan	(1,325)	0	(86,497)	(87,822)
Minnesota	13,651,967	33,679,774	10,314	47,342,055
Mississippi	18,120,437	5,466,707	93,326	23,680,470
Missouri	54,898,431	24,387,558	0	79,285,988
Montana	3,396,969	3,523,940	0	6,920,909
Nebraska	9,825,279	6,647,062	0	16,472,341
Nevada	11,697,717	6,926,338	0	18,624,055
New Hampshire	0	0	0	0
New Jersey	20,171,031	48,376,367	1,112,736	69,660,133
New Mexico	4,176,114	7,651,487	0	11,827,600
New York	0	0	0	0
North Carolina	29,304,884	64,079,090	0	93,383,974
North Dakota	3,122,782	4,715,505	28,686	7,866,973
Ohio	27,259,247	35,342,805	1,821,984	64,424,036
Oklahoma	10,347,346	17,533,320	0	27,880,665
Oregon	14,631,334	16,382,260	0	31,013,595
Pennsylvania	43,530,834	161,343,489	0	204,874,322
Puerto Rico	506,612	485,159	0	991,771
Rhode Island	3,071,932	20,679,036	0	23,750,968
South Carolina	16,194,116	20,776,332	0	36,970,448
South Dakota	6,366,582	2,684,938	0	9,051,520
Tennessee	23,480,985	15,107,465	0	38,588,450
Texas	103,403,469	128,162,565	11,564,896	243,130,930
Utah	8,021,730	6,528,457	239,983	14,790,169
Vermont	0	0	0	0
Virginia	9,825,524	18,763,500	0	28,589,024
Washington	31,653,655	55,793,479	2,169,607	89,616,742
West Virginia	1,673,022	3,422,129	0	5,095,151
Wisconsin	14,073,372	48,358,605	79,217	62,511,195
Wyoming	2,964,100	3,398,313	0	6,362,412
Other	0	0	0	0
<b>Total</b>	<b>1,135,799,266</b>	<b>1,635,060,800</b>	<b>0</b>	<b>2,802,368,620</b>

Summary:	
GA Covered Obligations	5,524,680,336
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	49,303,281
Remaining Inforce estimate	603,827,164
Less:	
Estate/other distributions	2,380,406,620
Other adjustments	884,558,701
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	110,476,839
Adjusted GA Costs	2,802,368,620
Per State breakdown	2,802,368,620

Assessments Called (Billed) or Refunded as of December 31, 2005							
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
9,940,029	0	30,931,066	0	0	0	0	0
1,323,622	0	4,598,228	0	0	0	2,422,325	0
31,372,236	0	24,082,717	0	0	0	0	0
14,734,983	0	0	0	0	0	0	0
213,475,310	0	324,529,317	0	0	0	0	0
170,383	0	82,023	0	0	0	0	0
Add:							
GA claims incurred directly	3,589,600	2,732,400	0	0	0	0	0
GA expenses incurred directly	0	0	0	0	0	0	0
NOLHGA expenses	87,789,821	73,201,598	0	0	0	0	0
Remaining Inforce estimate	28,136,713	21,179,159	(1,836)	0	0	2,823,555	(30,473)
	17,380,590	18,866,415	4,340,797	0	0	0	0
Less:							
Estate/other distributions	5,900,065	5,870,051	0	0	0	0	0
Other adjustments	69,382,738	85,736,147	0	0	0	31,410,410	3,333,000
Ceding commissions/ policy enhancements	4,229,436	4,229,436	0	0	0	0	0
Other recoveries (litigation, estate distributions, etc.)	7,082,570	9,842,799	0	0	0	0	0
	18,410,000	8,915,000	0	0	0	0	0
	10,208,101	14,696,630	0	0	0	0	0
Adjusted GA Costs	24,379,000	13,131,000	0	0	0	0	0
Per State breakdown	32,090,000	23,940,000	0	0	0	0	0
10,500,000	0	66,672,000	7,010,000	0	0	0	0
13,331,639	0	3,571,718	0	0	0	46,643	0
41,425,043	0	16,458,673	0	0	0	0	0
2,454,678	0	2,585,676	0	0	0	0	0
5,041,500	0	4,885,766	0	0	0	0	0
8,682,027	0	4,989,049	0	0	0	0	0
13,435,487	0	38,706,463	0	0	0	1,200,000	0
2,300,000	0	3,448,990	0	0	0	0	0
22,166,667	0	53,333,333	0	0	0	0	0
1,520,309	0	1,893,127	0	0	0	37,848	0
16,675,000	0	19,400,000	0	0	0	1,625,000	0
8,387,110	0	11,838,490	0	0	0	0	0
11,282,594	0	15,986,796	0	0	0	0	0
18,000,000	0	137,986,288	0	0	0	0	0
541,527	0	387,497	0	0	0	0	0
2,232,365	0	16,157,942	0	0	0	0	0
13,861,881	0	16,058,421	0	0	0	0	0
3,926,959	0	1,513,163	0	0	0	0	0
14,750,000	0	12,050,000	0	0	0	0	0
117,345,495	0	59,292,619	0	0	0	0	0
7,150,200	0	5,264,275	0	590,625	0	0	0
9,739,476	0	9,764,000	1,383,671	0	0	0	0
33,361,000	0	38,698,000	0	0	0	2,800,000	0
1,598,287	0	2,529,868	980	0	0	0	0
13,800,000	0	36,450,000	0	0	0	0	0
1,597,209	0	1,696,197	0	0	0	0	0
<b>974,701,650</b>	<b>500,000</b>	<b>1,255,346,526</b>	<b>12,733,612</b>	<b>590,625</b>	<b>0</b>	<b>42,365,781</b>	<b>3,302,527</b>

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Estimated Net Costs as of <b>September 30, 2006</b>				
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	24,818,495	0	0	24,818,495
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	24,818,495	0	0	24,818,495

Summary:
GA Covered Obligations 26,260,815
Add:
GA claims incurred directly 0
GA expenses incurred directly 388,973
NOLHGA expenses 645,025
Remaining Inforce estimate 0
Less:
Estate/other distributions 0
Other adjustments (605,559)
Ceding commissions/ policy enhancements 3,081,877
Other recoveries (litigation, estate distributions, etc.) 0
Adjusted GA Costs 24,818,495
Per State breakdown 24,818,495

Assessments Called (Billed) or Refunded as of <b>December 31, 2005</b>							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama							
Alaska							
Arizona							
Arkansas							
California							
Colorado							
Connecticut							
Delaware							
Dist. of Columbia							
Florida							
Georgia							
Hawaii							
Idaho							
Illinois							
Indiana							
Iowa							
Kansas							
Kentucky							
Louisiana							
Maine							
Maryland							
Massachusetts							
Michigan							
Minnesota							
Mississippi	13,800,320	0	4,950,590	0	0	0	1,518,800
Missouri							
Montana							
Nebraska							
Nevada							
New Hampshire							
New Jersey							
New Mexico							
New York							
North Carolina							
North Dakota							
Ohio							
Oklahoma							
Oregon							
Pennsylvania							
Puerto Rico							
Rhode Island							
South Carolina							
South Dakota							
Tennessee							
Texas							
Utah							
Vermont							
Virginia							
Washington							
West Virginia							
Wisconsin							
Wyoming							
Other							
Total	13,800,320	0	4,950,590	0	0	0	1,518,800

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

Estimated Net Costs as of September 30, 2006				
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	4,683,717	4,439,262	0	9,122,980
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	4,683,717	4,439,262	0	9,122,980

Summary:	
GA Covered Obligations	8,850,514
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	272,466
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	9,122,980
Per State breakdown	9,122,980

Assessments Called (Billed) or Refunded as of December 31, 2005							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
7,965,000	135,000	885,000	15,000	0	0	0	0
7,965,000	135,000	885,000	15,000	0	0	0	0

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Estimated Net Costs as of September 30, 2006				
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
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	14,420,313
Per State breakdown	14,420,313

Assessments Called (Billed) or Refunded as of December 31, 2005							
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 <b>September 30, 2006</b>				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	21,136	38	0	21,175
Alaska	0	0	0	0
Arizona	12,057	63	0	12,119
Arkansas	4,647	38	0	4,685
California	92,842	3,206	0	96,048
Colorado	18,135	2,836	0	20,971
Connecticut	12,481	121	0	12,603
Delaware	10,345	758	0	11,103
Dist. of Columbia	5,249	489	0	5,738
Florida	86,504	7,511	0	94,015
Georgia	17,433	477	0	19,101
Hawaii	0	0	0	0
Idaho	443	0	0	443
Illinois	75,462	6,502	0	82,324
Indiana	9,874	1,874	0	11,748
Iowa	1,413	176	0	1,589
Kansas	4,528	10	0	4,538
Kentucky	24,447	3,396	0	27,843
Louisiana	1,942	0	0	1,942
Maine	6,496	5,134	0	11,630
Maryland	29,965	691	0	30,656
Massachusetts	69,426	2,569	0	71,995
Michigan	20,006	1,480	0	22,232
Minnesota	5,193	69	0	5,261
Mississippi	1,716	0	0	1,716
Missouri	7,442	269	0	7,711
Montana	582	0	0	582
Nebraska	1,381	0	0	1,381
Nevada	1,892	0	0	1,892
New Hampshire	9,381	285	0	9,666
New Jersey	75,983	4,972	0	83,585
New Mexico	1,093	0	0	1,093
New York	65,879	8,216	0	76,713
North Carolina	27,958	24,421	0	55,736
North Dakota	148	0	0	148
Ohio	39,417	429	0	43,534
Oklahoma	3,194	6	0	3,200
Oregon	3,509	0	0	3,509
Pennsylvania	213,843	22,074	0	249,318
Puerto Rico	0	0	0	0
Rhode Island	9,437	208	0	9,645
South Carolina	14,199	275	0	14,474
South Dakota	172	0	0	172
Tennessee	55,550	10,533	0	66,083
Texas	22,309	277	0	22,586
Utah	718	0	0	718
Vermont	1,421	0	0	1,421
Virginia	25,027	1,387	0	26,414
Washington	10,808	2,981	0	13,789
West Virginia	3,280	0	0	3,280
Wisconsin	4,362	49	0	4,410
Wyoming	0	0	0	0
Other	0	0	0	0
<b>Total</b>	<b>1,130,723</b>	<b>113,819</b>	<b>0</b>	<b>1,272,532</b>

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

Life	Assessments Called (Billed) or Refunded as of <b>December 31, 2005</b>				Unallocated Annuity			
	Allocated Annuity		A&H		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, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	532	34	0	566
Alaska	64	9	0	74
Arizona	2,158	145	0	2,303
Arkansas	442	10	0	452
California	6,521	790	0	7,311
Colorado	0	0	0	0
Connecticut	484	98	0	583
Delaware	142	33	0	174
Dist. of Columbia	0	0	0	0
Florida	5,577	745	0	6,322
Georgia	658	43	0	701
Hawaii	325	63	0	388
Idaho	228	10	0	237
Illinois	2,023	107	0	2,130
Indiana	1,266	94	0	1,361
Iowa	1,611	132	0	1,743
Kansas	307	32	0	340
Kentucky	928	79	0	1,007
Louisiana	0	0	0	0
Maine	392	54	0	446
Maryland	823	74	0	897
Massachusetts	1,928	179	0	2,107
Michigan	892	63	0	956
Minnesota	582	70	0	652
Mississippi	149	0	0	149
Missouri	718	222	0	940
Montana	116	0	0	116
Nebraska	508	15	0	523
Nevada	625	9	0	633
New Hampshire	395	22	0	418
New Jersey	2,944	164	0	3,108
New Mexico	392	40	0	433
New York	0	0	0	0
North Carolina	723	81	0	804
North Dakota	252	0	0	252
Ohio	1,570	69	0	1,639
Oklahoma	596	17	0	613
Oregon	424	76	0	500
Pennsylvania	2,510	106	0	2,617
Puerto Rico	38	0	0	38
Rhode Island	142	19	0	161
South Carolina	360	24	0	384
South Dakota	289	2	0	292
Tennessee	617	14	0	631
Texas	3,179	274	0	3,453
Utah	903	27	0	930
Vermont	93	6	0	99
Virginia	758	68	0	826
Washington	798	293	0	1,091
West Virginia	277	15	0	293
Wisconsin	1,345	99	0	1,444
Wyoming	111	21	0	132
Other	0	0	0	0
Total	48,718	4,548	0	53,266

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

Life	Assessments Called (Billed) or Refunded as of December 31, 2005							
	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, 2006					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	38,280	0	38,280
Alaska	0	0	0	0	0
Arizona	0	0	7,207	0	7,207
Arkansas	0	0	282	0	282
California	0	0	0	0	0
Colorado	0	0	1,415	0	1,415
Connecticut	0	0	0	0	0
Delaware	0	0	799	0	799
Dist. of Columbia	0	0	0	0	0
Florida	0	0	112,934	0	112,934
Georgia	0	0	20,676	0	20,676
Hawaii	0	0	0	0	0
Idaho	0	0	3,445	0	3,445
Illinois	0	0	0	0	0
Indiana	0	0	8,384	0	8,384
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	1,161	0	1,161
Louisiana	0	0	15,014	0	15,014
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	2,602	0	2,602
Missouri	0	0	0	0	0
Montana	0	0	898	0	898
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	325	0	325
Ohio	0	0	1,163	0	1,163
Oklahoma	0	0	1,002	0	1,002
Oregon	0	0	1,411	0	1,411
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	1,233	0	1,233
Texas	0	0	6,202	0	6,202
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	620	0	620
Other	0	0	0	0	0
Total	0	0	228,162	0	228,162

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	1,978,001
GA expenses incurred directly	305,426
NOLHGA expenses	318,034
Remaining Inforce estimate	0
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	228,162
Per State breakdown	228,162

Assessments Called (Billed) or Refunded as of December 31, 2005							
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	900	0	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	67,009	58,147	0	0
0	0	0	900	192,196	58,147	0	0

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Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	262,956	2,281,813	0	2,544,770
Alaska	0	0	0	0
Arizona	159,756	1,514,650	0	1,674,407
Arkansas	51,080	437,832	0	488,912
California	397,069	4,974,774	0	5,371,843
Colorado	103,720	1,267,271	0	1,370,991
Connecticut	0	0	0	0
Delaware	28,172	66,719	0	94,891
Dist. of Columbia	61,053	510,872	0	571,925
Florida	644,792	6,728,433	0	7,373,225
Georgia	527,719	4,255,383	0	4,783,102
Hawaii	75,285	753,337	0	828,622
Idaho	0	0	0	0
Illinois	249,813	2,327,998	0	2,577,810
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	128,514	1,442,776	0	1,571,290
Kentucky	74,047	415,543	0	489,590
Louisiana	91,602	586,058	0	677,660
Maine	0	0	0	0
Maryland	264,550	1,604,052	0	1,868,602
Massachusetts	0	0	0	0
Michigan	151,194	1,158,528	0	1,309,722
Minnesota	0	0	0	0
Mississippi	949,629	6,114,729	0	7,064,358
Missouri	253,275	3,436,139	0	3,689,414
Montana	0	0	0	0
Nebraska	31,945	199,647	0	231,592
Nevada	22,953	306,952	0	329,904
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	54,759	363,420	0	418,179
New York	0	0	0	0
North Carolina	392,065	4,131,730	0	4,523,795
North Dakota	0	0	0	0
Ohio	140,731	560,099	0	700,829
Oklahoma	177,031	1,382,636	0	1,559,667
Oregon	34,522	256,474	0	290,996
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	222,873	1,771,879	0	1,994,752
South Dakota	0	0	0	0
Tennessee	155,428	1,755,748	0	1,911,177
Texas	551,277	6,138,122	0	6,689,399
Utah	20,228	104,556	0	124,785
Vermont	0	0	0	0
Virginia	419,748	3,172,789	0	3,592,537
Washington	87,085	776,651	0	863,736
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	6,784,870	60,797,612	0	67,582,482

Summary:	
GA Covered Obligations	83,300,829
Add:	
GA claims incurred directly	140,795
GA expenses incurred directly	1,545,709
NOLHGA expenses	1,820,224
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(5,957,550)
Ceding commissions/ policy enhancements	20,181,741
Other recoveries (litigation, estate distributions, etc.)	5,000,884
Adjusted GA Costs	67,582,482
Per State breakdown	67,582,482

Assessments Called (Billed) or Refunded as of December 31, 2005							
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
	712,800	0	5,287,200	0	0	0	0
	623,455	0	935,184	0	0	0	0
	45,000	0	55,000	0	0	0	0
	121,500	9,219	536,500	117,781	0	0	0
	500,000	0	2,300,000	0	0	0	0
	525,000	0	15,000	0	0	0	0
	743,240	0	2,760	0	0	0	0
	1,666,605	0	365,840	0	0	0	0
	235,000	0	111,000	0	0	0	0
	64,817	0	239,890	0	0	0	0
	1,029,000	0	3,871,000	0	0	0	0
	1,980,000	420,750	20,000	4,250	0	0	0
	275,000	0	1,925,000	0	0	0	0
	7,101,306	0	0	0	0	0	0
	78,950	0	136,050	0	0	0	0
	595,000	0	3,125,000	0	0	0	0
	936,000	0	0	0	0	0	0
	18,270,153	429,969	18,925,424	122,031	0	0	0

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Estimated Net Costs as of <b>September 30, 2006</b>					Assessments Called (Billed) or Refunded as of <b>December 31, 2005</b>								
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total	Life		Allocated Annuity		A&H		Unallocated Annuity	
						Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama	260,773	22,745	0	0	283,518								
Alaska	0	0	0	0	0								
Arizona	0	0	0	0	0								
Arkansas	8,513	8,163	0	0	16,676	48,685	0	0	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	63,628	18,590	0	0	82,218								
Georgia	35,351	14,342	0	0	49,692								
Hawaii	0	0	0	0	0								
Idaho	0	0	0	0	0								
Illinois	64,757	34,876	0	0	99,633								
Indiana	0	0	0	0	0								
Iowa	0	0	0	0	0								
Kansas	0	0	0	0	0								
Kentucky	411,906	76,554	0	0	488,461								
Louisiana	19,202	5,677	0	0	24,878								
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	113,861	118,376	0	0	232,237								
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	349,532	123,718	0	0	473,249								
North Dakota	0	0	0	0	0								
Ohio	0	0	0	0	0								
Oklahoma	22,437	10,813	0	0	33,250	46,000	0	4,000	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	7,444	3,191	0	0	10,635								
South Dakota	0	0	0	0	0								
Tennessee	7,804,389	2,518,448	0	0	10,322,837								
Texas	0	0	0	0	0								
Utah	0	0	0	0	0								
Vermont	0	0	0	0	0								
Virginia	266,560	75,392	0	0	341,952	375,000	0	5,000	0	0	0	0	0
Washington	0	0	0	0	0								
West Virginia	174,309	132,317	0	0	306,626	0	0	0	0	0	0	0	0
Wisconsin	0	0	0	0	0								
Wyoming	0	0	0	0	0								
Other	0	0	0	0	0								
<b>Total</b>	<b>9,602,662</b>	<b>3,163,202</b>	<b>0</b>	<b>0</b>	<b>12,765,864</b>	<b>1,234,685</b>	<b>0</b>	<b>89,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Summary:	
GA Covered Obligations	48,277,445
Add:	
GA claims incurred directly	0
GA expenses incurred directly	167,440
NOLHGA expenses	1,495,700
Remaining Inforce estimate	0
Less:	
Estate/other distributions	32,999,999
Other adjustments	(236,725)
Ceding commissions/ policy enhancements	4,411,447
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	12,765,864
Per State breakdown	12,765,864

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



Estimated Net Costs as of September 30, 2006					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	15,016	0	2,675	0	17,692
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	116,745	15,222	139,751	0	271,718
Georgia	55,408	22,899	24,893	0	103,200
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	27,447	0	10,724	0	38,171
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	73,009	0	73,009
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	22,893	0	527	0	23,419
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	5,949	970	1,035	0	7,954
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	(11,588)	0	0	0	(11,588)
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	20,385	1,108	1,686	0	23,179
Oregon	0	0	0	0	0
Pennsylvania	37,749	343	824	0	38,916
Puerto Rico	2,376	0	0	0	2,376
Rhode Island	0	0	0	0	0
South Carolina	224,433	10,978	0	0	235,410
South Dakota	0	0	0	0	0
Tennessee	14,675	0	998	0	15,673
Texas	90,718	0	0	0	90,718
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	51,084	395	2,460	0	53,940
Washington	0	0	0	0	0
West Virginia	633,521	24,507	122,439	0	780,467
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	1,313,507	76,423	381,021	0	1,770,951

Summary:	
GA Covered Obligations	5,527,856
Add:	
GA claims incurred directly	10,708,170
GA expenses incurred directly	3,311,759
NOLHGA expenses	340,523
Remaining Inforce estimate	0
Less:	
Estate/other distributions	858,110
Other adjustments	(321,160)
Ceding commissions/ policy enhancements	418,260
Other recoveries (litigation, estate distributions, etc.)	17,162,147
Adjusted GA Costs	1,770,951
Per State breakdown	1,770,951

Assessments Called (Billed) or Refunded as of December 31, 2005							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	202,000	0	0	0
GA Covered Obligations							
Add:							
0	0	0	0	100,000	0	0	0
GA claims incurred directly							
GA expenses incurred directly							
535,000	0	65,000	0	4,900,000	0	0	0
NOLHGA expenses							
172,000	0	72,000	739	1,200,000	0	0	0
Remaining Inforce estimate							
Less:							
Estate/other distributions							
0	0	0	0	590,456	0	0	0
Other adjustments							
Ceding commissions/ policy enhancements							
2,378,202	1,606,906	0	0	374,000	175,940	0	0
Other recoveries (litigation, estate distributions, etc.)							
Adjusted GA Costs							
400,000	0	0	0	0	0	0	0
Per State breakdown							
Missouri							
25,000	0	0	0	25,000	0	0	0
Oklahoma							
40,000	17,600	0	0	210,000	92,400	0	0
Oregon							
249,570	0	0	0	750,420	0	0	0
Tennessee							
200,000	0	0	0	53,000	0	0	0
65,397	50,819	0	0	1,359,712	1,056,356	0	0
Virginia							
560,269	260,000	4,588	8,000	333,201	383,000	0	0
West Virginia							
606,438	108,631	73,076	130,132	3,240,504	3,326,302	0	0
Total							
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, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	42,364	335,102	0	377,465
Alaska	31,995	212,670	0	244,666
Arizona	385,106	1,113,846	0	1,498,952
Arkansas	65,047	358,109	0	423,157
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	65,138	251,494	0	316,631
Dist. of Columbia	0	0	0	0
Florida	5,387,386	12,420,186	0	17,807,572
Georgia	319,674	1,218,829	0	1,538,503
Hawaii	0	0	0	0
Idaho	59,486	441,362	0	500,847
Illinois	2,415,135	7,984,447	0	10,399,582
Indiana	1,450,172	3,964,715	0	5,414,887
Iowa	1,361,799	2,753,351	0	4,115,151
Kansas	375,445	1,585,073	0	1,960,518
Kentucky	255,178	809,990	0	1,065,167
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	161,912	2,214,555	0	2,376,468
Massachusetts	62,175	2,936,404	0	2,998,579
Michigan	2,364,790	6,750,372	0	9,115,162
Minnesota	0	0	0	0
Mississippi	20,481	276,385	0	296,866
Missouri	616,941	3,737,046	0	4,353,988
Montana	272,494	243,738	0	516,232
Nebraska	451,067	1,416,259	0	1,867,326
Nevada	12,503	236,929	0	249,432
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	67,773	200,644	0	268,417
New York	0	0	0	0
North Carolina	406,981	3,042,518	0	3,449,499
North Dakota	169,807	936,105	0	1,105,912
Ohio	2,075,604	9,027,282	0	11,102,886
Oklahoma	797,543	775,439	0	1,572,983
Oregon	253,322	877,773	0	1,131,094
Pennsylvania	542,634	6,565,444	0	7,108,077
Puerto Rico	0	142	0	142
Rhode Island	0	0	0	0
South Carolina	247,743	1,098,214	0	1,345,957
South Dakota	176,344	507,768	0	684,111
Tennessee	492,672	828,029	0	1,320,700
Texas	420,482	3,650,204	0	4,070,686
Utah	103,721	508,004	0	611,725
Vermont	2,144	130,677	0	132,820
Virginia	133,240	2,822,620	0	2,955,860
Washington	503,879	1,077,695	0	1,581,574
West Virginia	27,336	191,303	0	218,639
Wisconsin	112,011	519,816	0	631,827
Wyoming	74,791	104,022	0	178,813
Other	0	0	0	0
Total	22,784,315	84,124,558	0	106,908,873

Summary:	
GA Covered Obligations	600,117,018
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	4,485,978
Remaining Inforce estimate	0
Less:	
Estate/other distributions	269,312,049
Other adjustments	151,440,726
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	76,941,348
Adjusted GA Costs	106,908,873
Per State breakdown	106,908,873

Assessments Called (Billed) or Refunded as of December 31, 2005							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
380,000	0	302,720	0	0	0	0	0
80,878	14,180	566,741	121,990	0	0	2,000	0
559,164	0	3,944,426	0	0	0	0	0
1,149,754	0	0	0	0	0	0	0
25,200	0	44,800	0	0	0	0	0
209,250	0	627,750	0	0	0	0	0
13,095,654	0	26,446,748	0	0	0	0	0
1,064,376	0	3,444,406	63,866	0	0	0	0
143,772	0	1,411,228	0	0	0	0	0
6,250,000	2,700,000	22,000,000	9,150,000	0	0	0	0
1,400,894	0	2,499,899	0	0	0	0	0
2,356,028	0	6,511,318	0	0	0	0	0
675,000	0	2,950,000	0	0	0	0	0
734,080	230,086	2,171,198	636,094	0	0	0	0
1,031,000	0	4,319,000	0	0	0	0	0
275,000	0	7,235,000	0	0	0	0	0
5,400,000	1,980,000	15,300,000	3,400,000	0	0	0	0
134,576	0	764,463	0	0	0	0	0
1,502,267	0	7,950,910	0	0	0	0	0
1,580,000	0	484,000	0	0	0	0	0
1,723,246	0	3,764,563	0	0	0	0	0
49,500	0	649,800	0	0	0	0	0
100,000	0	301,563	0	0	0	0	0
1,050,000	361,000	7,950,000	2,739,000	0	0	0	0
455,036	0	2,567,241	0	0	0	0	0
2,865,000	0	12,435,000	0	0	0	0	0
2,250,225	688,600	1,790,500	661,400	0	0	0	0
269,155	0	862,577	0	0	0	0	0
9,300	0	16,990,700	0	0	0	0	0
330,000	0	2,420,000	0	0	0	0	0
1,157,792	958,991	2,614,740	1,767,139	0	0	0	0
565,000	0	935,000	0	0	0	0	0
9,411,167	2,158,516	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
688,258	0	2,020,070	0	0	0	0	0
109,516	2,286	575,000	342,380	0	0	0	0
300,000	0	1,500,000	0	0	0	0	0
132,853	0	189,719	0	0	0	0	0
60,125,731	9,093,659	175,491,859	18,881,869	0	0	2,000	0

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Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	575,025	244,939	0	819,964
Alaska	(4,589)	0	0	(4,589)
Arizona	1,384,979	77,791	0	1,462,771
Arkansas	518,907	0	0	518,907
California	9,803,811	4,610,244	0	14,414,055
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	45,321	59,911	0	105,232
Dist. of Columbia	0	0	0	0
Florida	2,473,586	1,753,970	0	4,227,556
Georgia	1,193,785	0	110,396	1,304,181
Hawaii	68,231	0	0	68,231
Idaho	130,815	0	0	130,815
Illinois	13,173,551	3,310,481	0	16,484,032
Indiana	1,232,761	80,304	0	1,313,065
Iowa	1,318,780	100,155	0	1,418,935
Kansas	206,990	233,829	0	440,819
Kentucky	463,041	16,293	0	479,334
Louisiana	(0)	0	0	(0)
Maine	91,094	0	0	91,094
Maryland	(0)	0	0	(0)
Massachusetts	1,597,287	0	0	1,597,287
Michigan	5,152,199	1,623,642	0	6,775,841
Minnesota	(0)	63,781	0	63,781
Mississippi	275,955	17,539	0	293,494
Missouri	542,964	184,120	0	727,084
Montana	242,359	115,185	0	357,544
Nebraska	1,175,443	118,868	0	1,294,311
Nevada	113,149	15,750	0	128,899
New Hampshire	387,556	146,756	0	534,312
New Jersey	7,666,379	1,532,801	0	9,199,180
New Mexico	208,512	48,565	0	257,077
New York	0	0	0	0
North Carolina	3,052,146	343,414	0	3,395,560
North Dakota	140,058	19,002	0	159,060
Ohio	3,581,821	314,937	0	3,896,758
Oklahoma	409,289	257,546	0	666,835
Oregon	489,958	3,301	0	493,259
Pennsylvania	4,843,582	771,805	0	5,615,387
Puerto Rico	0	0	0	0
Rhode Island	335,689	0	0	335,689
South Carolina	843,056	200,260	0	1,043,316
South Dakota	131,883	0	0	131,883
Tennessee	588,573	14,040	0	602,612
Texas	4,934,478	1,144,498	0	6,078,976
Utah	339,967	69,266	0	409,233
Vermont	48,499	2,806	0	51,305
Virginia	757,028	5,752	0	762,780
Washington	897,624	220,686	0	1,118,310
West Virginia	94,119	1,051	0	95,170
Wisconsin	200,470	198,678	0	399,148
Wyoming	125,998	13,572	0	139,570
Other	0	0	0	0
<b>Total</b>	<b>71,852,127</b>	<b>17,935,539</b>	<b>0</b>	<b>89,787,666</b>

Summary:	
GA Covered Obligations	72,462,458
Add:	
GA claims incurred directly	79,125,416
GA expenses incurred directly	4,933,933
NOLHGA expenses	2,896,352
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(1,818,283)
Ceding commissions/ policy enhancements	370,225
Other recoveries (litigation, estate distributions, etc.)	53,095,510
Adjusted GA Costs	107,770,707
Per State breakdown	107,770,707

Assessments Called (Billed) or Refunded as of December 31, 2005							
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
82,000	0	418,000	0	0	0	0	0
2,300,000	0	1,000,000	0	1,300,000	0	0	0
1,630,072	0	0	0	0	0	157,061	(1,771)
0	19,697	0	0	121,409	0	0	0
275,000	0	0	0	0	0	0	0
15,189,000	7,787,461	6,029,000	2,127,010	200,000	221,540	15,925,000	10,987,367
1,004,167	0	0	0	0	0	0	0
1,199,870	0	436,704	0	0	0	1,040,000	0
450,000	0	300,000	0	0	0	0	0
643,875	150,000	11,600	0	0	0	0	0
230,000	0	0	0	0	0	0	0
2,000,000	0	0	0	0	0	0	0
4,100,000	900,647	2,500,000	0	0	0	10,300,000	4,497,170
447,000	353,520	3,170,000	2,592,480	0	0	0	0
368,000	0	32,000	0	0	0	0	0
1,650,000	0	353,704	0	0	0	0	0
429,300	0	56,000	0	0	0	0	0
1,639,125	137,750	102,116	7,250	0	0	0	0
213,900	0	9,500	0	0	0	0	0
1,283,000	250,000	1,217,000	550,000	0	0	0	0
4,800,000	3,064,806	488,522	2,500,000	0	0	11,404,352	0
260,000	0	55,263	0	0	0	0	0
5,044,000	533,500	156,000	0	0	0	0	0
192,600	0	16,600	0	0	0	0	0
3,500,000	0	200,000	0	0	0	3,000,000	0
768,000	160,000	432,000	90,000	0	0	0	0
619,914	0	0	0	0	0	0	0
4,460,640	0	5,736,310	0	803,050	0	0	0
14,808	0	0	0	0	0	0	0
427,727	0	0	0	0	0	0	0
928,000	0	72,000	0	0	0	0	0
181,962	0	0	0	0	0	0	0
800,000	0	15,000	0	0	0	0	0
7,943,606	2,474,084	3,266,771	1,017,775	1,337,174	416,647	0	0
591,592	0	97,832	0	250	0	0	0
81,000	0	6,000	0	0	0	0	0
2,000,000	1,677,595	85,000	0	0	0	0	0
1,175,000	315,235	400,000	288,326	0	0	0	0
157,506	86,553	101,999	24,519	0	0	0	0
420,000	0	320,000	0	0	0	0	0
150,150	0	200,600	0	0	0	0	0
<b>90,059,188</b>	<b>23,367,348</b>	<b>35,146,103</b>	<b>17,610,360</b>	<b>4,032,883</b>	<b>638,187</b>	<b>41,826,413</b>	<b>15,482,766</b>

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Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	42,937	80,817	0	123,754
Alaska	0	0	0	0
Arizona	6,692	16,800	0	23,491
Arkansas	381	19,435	0	19,816
California	83,303	38,190	0	121,493
Colorado	15,476	14,173	0	29,649
Connecticut	0	0	0	0
Delaware	1,740	1,420	0	3,160
Dist. of Columbia	0	0	0	0
Florida	303,476	439,263	0	742,740
Georgia	84,315	1,334,436	0	1,418,751
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	93,068	10,236	0	103,304
Indiana	140	31,178	0	31,318
Iowa	252	0	0	252
Kansas	2,060	4,085	0	6,144
Kentucky	40,917	162,398	0	203,315
Louisiana	107,563	37,501	0	145,064
Maine	0	0	0	0
Maryland	26,770	61,281	0	88,050
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	3,922	47,588	0	51,510
Missouri	3,341	20,026	0	23,366
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	1,177	0	0	1,177
New Hampshire	0	0	0	0
New Jersey	8,184	53,019	0	61,203
New Mexico	16,879	0	0	16,879
New York	0	0	0	0
North Carolina	350,268	2,032,208	225	2,382,701
North Dakota	0	0	0	0
Ohio	51,204	255,952	0	307,156
Oklahoma	110,363	33,695	0	144,057
Oregon	6,551	14,002	0	20,552
Pennsylvania	8,586	25,726	0	34,313
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	1,588,656	4,320,244	0	5,908,900
South Dakota	50	0	0	50
Tennessee	18,889	1,481,805	0	1,500,694
Texas	219,974	390,482	15,146	625,602
Utah	0	52,089	0	52,089
Vermont	0	0	0	0
Virginia	312,782	1,000,583	763	1,314,128
Washington	57,340	62	0	57,401
West Virginia	27,874	135,244	0	163,118
Wisconsin	215	7,470	0	7,685
Wyoming	0	0	0	0
Other	0	0	0	0
Total	3,595,343	12,121,405	16,134	15,732,882

Summary:	
GA Covered Obligations	67,641,600
Add:	
GA claims incurred directly	382,611
GA expenses incurred directly	994,265
NOLHGA expenses	687,510
Remaining Inforce estimate	0
Less:	
Estate/other distributions	46,001,672
Other adjustments	(131,112)
Ceding commissions/ policy enhancements	259,235
Other recoveries (litigation, estate distributions, etc.)	7,843,309
Adjusted GA Costs	15,732,882
Per State breakdown	15,732,882

Assessments Called (Billed) or Refunded as of December 31, 2005							
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, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	19,626,888	0	19,626,888
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	0	19,626,888	0	19,626,888

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

Assessments Called (Billed) or Refunded as of December 31, 2005							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
27,611,280	20,999,761	22,525,117	11,243,274	11,732,231	11,500,000	0	0
27,611,280	20,999,761	22,525,117	11,243,274	11,732,231	11,500,000	0	0

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Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	(207,753)	(6,562)	0	(214,315)
Alaska	56,015	15,646	0	71,661
Arizona	(276,738)	1,778	0	(274,961)
Arkansas	(47,609)	4,219	0	(43,390)
California	(367,450)	73,549	0	(293,902)
Colorado	(124,499)	10,205	0	(114,294)
Connecticut	(53,745)	1,481	0	(52,264)
Delaware	(78,932)	(625)	0	(79,557)
Dist. of Columbia	33,578	20,718	0	54,296
Florida	(989,715)	(18,690)	0	(1,008,405)
Georgia	(309,068)	2,719	0	(306,349)
Hawaii	(67,137)	(7,742)	0	(74,879)
Idaho	(320,182)	(2,198)	0	(322,380)
Illinois	(407,618)	(7,167)	0	(414,784)
Indiana	(476,258)	87,103	0	(389,154)
Iowa	(16,288)	12,080	0	(4,208)
Kansas	(201,629)	8,772	0	(192,857)
Kentucky	(1,047,325)	(194,160)	0	(1,241,485)
Louisiana	(191,864)	(403)	0	(192,267)
Maine	(36,522)	514	0	(36,009)
Maryland	(192,076)	(3,946)	0	(196,022)
Massachusetts	(146,865)	687	0	(146,178)
Michigan	(493,940)	16,619	0	(477,321)
Minnesota	(91,086)	(9,514)	0	(100,601)
Mississippi	19,435	5,756	0	25,191
Missouri	(340,714)	(18,483)	0	(359,197)
Montana	(197,284)	7,409	0	(189,875)
Nebraska	(51,578)	23,772	0	(27,806)
Nevada	(67,287)	4,722	0	(62,565)
New Hampshire	4,365	(853)	0	3,512
New Jersey	(89,701)	937	0	(88,764)
New Mexico	(117,263)	(15,725)	0	(132,988)
New York	62,422	0	0	62,422
North Carolina	(657,235)	(28,789)	0	(686,025)
North Dakota	(235,769)	(669)	0	(236,437)
Ohio	(749,433)	9,646	0	(739,787)
Oklahoma	(100,665)	6,275	0	(94,390)
Oregon	(311,285)	9,671	0	(301,614)
Pennsylvania	(353,651)	(15,881)	0	(369,532)
Puerto Rico	0	0	0	0
Rhode Island	(15,897)	(4)	0	(15,901)
South Carolina	(113,345)	13,825	0	(99,520)
South Dakota	(179,884)	9,745	0	(170,139)
Tennessee	(289,403)	(31,432)	0	(320,836)
Texas	(1,256,016)	62,131	0	(1,193,885)
Utah	(284,264)	2,389	0	(281,876)
Vermont	91,390	2,955	0	94,345
Virginia	(399,991)	(81,402)	0	(481,393)
Washington	(689,162)	25,067	0	(664,095)
West Virginia	(164,752)	6,584	0	(158,168)
Wisconsin	(224,349)	(2,664)	0	(227,013)
Wyoming	(20,923)	(10,116)	0	(31,039)
Other	0	0	0	0
Total	(12,786,946)	(10,052)	0	(12,796,999)

Summary:	
GA Covered Obligations	765,438,159
Add:	
GA claims incurred directly	0
GA expenses incurred directly	5,116,161
NOLHGA expenses	7,094,614
Remaining Inforce estimate	0
Less:	
Estate/other distributions	714,278,169
Other adjustments	(357,884,521)
Ceding commissions/ policy enhancements	233,590,142
Other recoveries (litigation, estate distributions, etc.)	200,462,143
Adjusted GA Costs	(12,796,999)
Per State breakdown	(12,796,999)

Assessments Called (Billed) or Refunded as of December 31, 2005							
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	0	3,000	0	0	0	0	0
100,000	103,772	5,000	6,656	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
5,500,000	6,050,000	500,000	1,325,000	0	0	0	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	1,750,000	106,000	200,000	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
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	13,434,441	369,492	424,202	3,471	4,159	0	0
1,305,629	1,917,485	49,370	72,515	0	0	0	0
67,000	0	3,000	0	0	0	0	0
2,275,289	1,695,000	225,549	20,000	38,720	37,000	0	0
8,284,000	8,100,000	385,000	0	0	0	0	0
1,941,321	2,453,052	293,679	342,842	0	26	0	0
182,226	0	67,454	0	0	0	0	0
122,437,040	83,824,851	13,028,405	6,741,342	141,544	139,290	0	0

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Estimated Net Costs as of September 30, 2006					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	600,834	0	0	600,834
Alaska	0	19,550	0	0	19,550
Arizona	0	1,767,449	0	0	1,767,449
Arkansas	0	668,613	0	0	668,613
California	0	15,369,463	0	0	15,369,463
Colorado	0	2,574,202	0	0	2,574,202
Connecticut	0	0	0	0	0
Delaware	0	208,365	0	0	208,365
Dist. of Columbia	0	59,348	0	0	59,348
Florida	0	9,529,935	0	0	9,529,935
Georgia	0	1,976,013	0	0	1,976,013
Hawaii	0	119,251	0	0	119,251
Idaho	0	170,648	0	0	170,648
Illinois	0	3,009,267	0	0	3,009,267
Indiana	0	7,316,030	0	0	7,316,030
Iowa	0	1,432,736	0	0	1,432,736
Kansas	0	1,007,134	0	0	1,007,134
Kentucky	0	665,943	0	0	665,943
Louisiana	0	290,021	0	0	290,021
Maine	0	0	0	0	0
Maryland	0	532,753	0	0	532,753
Massachusetts	0	0	0	0	0
Michigan	0	8,097,843	0	0	8,097,843
Minnesota	0	3,484,640	0	0	3,484,640
Mississippi	0	228,369	0	0	228,369
Missouri	0	770,124	0	0	770,124
Montana	0	70,217	0	0	70,217
Nebraska	0	1,537,392	0	0	1,537,392
Nevada	0	824,829	0	0	824,829
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	182,673	0	0	182,673
New York	0	0	0	0	0
North Carolina	0	7,506,161	0	0	7,506,161
North Dakota	0	127,480	0	0	127,480
Ohio	0	6,979,524	0	0	6,979,524
Oklahoma	0	7,238,423	0	0	7,238,423
Oregon	0	249,075	0	0	249,075
Pennsylvania	0	4,518,249	0	0	4,518,249
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	491,391	0	0	491,391
South Dakota	0	0	0	0	0
Tennessee	0	261,018	0	0	261,018
Texas	0	20,328,785	0	0	20,328,785
Utah	0	337,103	0	0	337,103
Vermont	0	0	0	0	0
Virginia	0	2,931,409	0	0	2,931,409
Washington	0	10,002,124	0	0	10,002,124
West Virginia	0	1,684,855	0	0	1,684,855
Wisconsin	0	5,838,165	0	0	5,838,165
Wyoming	0	64,907	0	0	64,907
Other	0	0	0	0	0
Total	0	131,072,312	0	0	131,072,312

Summary:	
GA Covered Obligations	1,335,156,397
Add:	
GA claims incurred directly	201,102,178
GA expenses incurred directly	2,392,298
NOLHGA expenses	2,980,874
Remaining Inforce estimate	34,967,991
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.)	155,912,003
Adjusted GA Costs	131,072,312
Per State breakdown	131,072,312

Assessments Called (Billed) or Refunded as of December 31, 2005							
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	15,000,000	0	0	0	0	0
0	0	2,300,000	0	0	0	0	0
0	0	60,000	0	0	0	0	0
0	0	2,980,874	0	0	0	0	0
0	0	34,967,991	0	0	0	0	0
0	0	1,000,000	0	0	0	0	0
0	0	90,445,786	0	0	0	0	0
0	0	17,686,426	0	0	0	0	0
42,570	0	740,430	0	0	0	0	0
0	0	131,072,312	0	0	0	0	0
0	0	131,072,312	0	0	0	0	0
0	0	6,000,000	0	0	0	0	0
0	0	815,000	0	0	0	0	0
0	0	7,000,000	0	0	0	0	0
0	0	6,200,000	0	0	0	0	0
0	0	6,500,000	0	0	0	0	0
0	0	20,000,000	0	0	0	0	0
0	0	350,000	0	0	0	0	0
0	0	10,000,000	0	0	0	0	0
0	0	1,500,000	0	0	0	0	0
42,570	0	77,465,430	0	0	0	0	0

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Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	71,217	0	71,217
Alaska	0	0	0	0
Arizona	40,664	932,730	43,387	1,016,781
Arkansas	0	0	0	0
California	395,566	329,285	0	724,851
Colorado	0	768,265	0	768,265
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	2,463	1,484,924	0	1,487,387
Georgia	0	0	0	0
Hawaii	0	5,111	0	5,111
Idaho	0	116,089	0	116,089
Illinois	191	1,064,192	39,345	1,103,728
Indiana	404	168,956	0	169,360
Iowa	59,150	2,086,643	0	2,145,793
Kansas	0	1,154,034	0	1,154,034
Kentucky	0	41,957	0	41,957
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	352,457	14,883,946	0	15,236,403
Mississippi	0	0	0	0
Missouri	893	116,723	0	117,616
Montana	7,731	1,592,143	0	1,599,874
Nebraska	0	1,567,693	0	1,567,693
Nevada	0	115,272	0	115,272
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	117,591	0	117,591
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	16,533	911,125	0	927,658
Ohio	0	133,480	0	133,480
Oklahoma	6,780	355,779	0	362,559
Oregon	0	184,507	0	184,507
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	1,120,062	0	1,120,062
Tennessee	3,778	333,280	0	337,058
Texas	0	0	0	0
Utah	0	117,346	0	117,346
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	835,824	0	835,824
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	1,412,640	0	1,412,640
Other	0	0	0	0
<b>Total</b>	<b>886,610</b>	<b>32,020,814</b>	<b>82,732</b>	<b>32,990,157</b>

Summary:	
GA Covered Obligations	20,110,439
Add:	
GA claims incurred directly	48,880,235
GA expenses incurred directly	2,934,121
NOLHGA expenses	750,037
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(2,180,285)
Ceding commissions/ policy enhancements	301,656
Other recoveries (litigation, estate distributions, etc.)	41,563,304
Adjusted GA Costs	32,990,157
Per State breakdown	32,990,157

Assessments Called (Billed) or Refunded as of December 31, 2005							
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
Adjusted GA Costs		32,990,157					
Per State breakdown		32,990,157					
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
<b>3,798,558</b>	<b>1,244,000</b>	<b>75,129,284</b>	<b>10,553,609</b>	<b>4,535,768</b>	<b>459,073</b>	<b>0</b>	<b>0</b>

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Estimated Net Costs as of September 30, 2006					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	716	711	278	0	1,704
Alaska	613	3	77	0	692
Arizona	4,511	1,997	2,076	0	8,585
Arkansas	828	314	400	0	1,543
California	23,845	4,008	22,989	0	50,843
Colorado	4,515	1,088	2,619	0	8,222
Connecticut	5,575	1,578	6,705	0	13,857
Delaware	383	154	337	0	874
Dist. of Columbia	670	147	543	0	1,360
Florida	14,543	5,953	9,456	0	29,953
Georgia	1,892	1,774	1,305	0	4,971
Hawaii	1,462	220	232	0	1,914
Idaho	520	1	129	0	650
Illinois	7,351	2,757	6,093	0	16,202
Indiana	2,350	967	1,904	0	5,221
Iowa	3,134	1,000	1,868	0	6,001
Kansas	2,909	968	4,385	0	8,262
Kentucky	658	834	1,195	0	2,687
Louisiana	1,474	876	850	0	3,200
Maine	1,135	765	665	0	2,565
Maryland	4,487	1,276	8,029	0	13,792
Massachusetts	9,594	17,034	6,810	0	33,438
Michigan	10,441	2,306	8,624	0	21,370
Minnesota	3,770	1,816	5,241	0	10,826
Mississippi	298	510	295	0	1,103
Missouri	3,714	779	3,163	0	7,657
Montana	526	239	256	0	1,022
Nebraska	1,970	582	899	0	3,451
Nevada	1,602	456	607	0	2,665
New Hampshire	1,546	396	883	0	2,826
New Jersey	6,356	4,748	23,759	0	34,863
New Mexico	1,824	354	330	0	2,508
New York	26,882	16,133	39,642	0	82,657
North Carolina	3,088	1,422	6,068	0	10,578
North Dakota	106	592	28	0	726
Ohio	6,779	1,849	4,695	0	13,322
Oklahoma	1,189	746	367	0	2,302
Oregon	2,152	859	1,569	0	4,580
Pennsylvania	12,308	3,144	8,340	0	23,792
Puerto Rico	461	14	14	0	489
Rhode Island	744	471	1,404	0	2,620
South Carolina	1,318	950	4,123	0	6,392
South Dakota	847	361	376	0	1,584
Tennessee	1,230	1,071	1,155	0	3,455
Texas	11,243	2,375	3,562	0	17,180
Utah	1,440	516	193	0	2,149
Vermont	566	108	537	0	1,211
Virginia	2,554	1,194	1,989	0	5,737
Washington	7,360	1,661	4,951	0	13,972
West Virginia	602	326	765	0	1,693
Wisconsin	5,370	3,025	4,478	0	12,873
Wyoming	250	91	33	0	374
Other	0	0	0	0	0
Total	211,703	93,519	207,290	0	512,511

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

Assessments Called (Billed) or Refunded as of December 31, 2005							
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, 2006				
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	(104,225)
Delaware	2,715	1,262	0	4,349
Dist. of Columbia	0	0	0	0
Florida	(24,867)	(30,313)	0	(55,180)
Georgia	38,224	18,909	0	2,651
Hawaii	89	2	0	91
Idaho	154	36	0	190
Illinois	(15,920)	(49,147)	0	(69,244)
Indiana	10,303	25,505	0	1,284
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	(628)
Maryland	(6,995)	(8,917)	0	(15,912)
Massachusetts	(12,914)	(4,180)	0	(17,093)
Michigan	(25,372)	(208,236)	0	(112,257)
Minnesota	(6,445)	(6,227)	0	(6,734)
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	(15,274)
New Mexico	1,038	1,259	0	2,297
New York	(94,741)	(253,099)	0	(9,196)
North Carolina	(10,940)	(10,733)	0	(627)
North Dakota	4,457	356	0	4,813
Ohio	(24,175)	(31,371)	0	(5,570)
Oklahoma	(4,438)	(1,857)	0	(6,295)
Oregon	(1,326)	(8,619)	0	(9,946)
Pennsylvania	(41,752)	(23,594)	0	(6,910)
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	(3,920)
Utah	2,005	932	0	3,238
Vermont	(1,202)	(15,540)	0	(3,802)
Virginia	(3,691)	(3,212)	0	(6,903)
Washington	(3,154)	(18,120)	0	(464)
West Virginia	(3,198)	(674)	0	(3,873)
Wisconsin	(2,766)	(1,410)	0	(4,175)
Wyoming	(3,790)	(50)	0	(3,841)
Other	0	0	0	0
Total	(350,827)	(1,057,076)	0	(163,752)

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

Assessments Called (Billed) or Refunded as of December 31, 2005							
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	827,200	120,850	147,223	3,545,420	4,321,351	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	63,442	2,293	351	79,100	95,605	0	0
214,537	0	16,178	0	105,957	0	0	0
113,928,847	73,049,556	16,270,649	12,187,275	4,132,289	4,836,956	2,139,524	1,755,253

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Estimated Net Costs as of September 30, 2006					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	51	62	(2,622)	0	(2,510)
Alaska	1,422	6,618	0	0	8,040
Arizona	36,558	78,959	1,996	0	117,514
Arkansas	32,697	38,013	(194,000)	0	(123,291)
California	(172,649)	(593,110)	0	0	(765,759)
Colorado	0	0	0	0	0
Connecticut	(11,132)	(16,664)	0	0	(27,795)
Delaware	8,483	18,491	(665)	0	26,309
Dist. of Columbia	0	0	0	0	0
Florida	186,780	457,246	11,825	5,732	661,582
Georgia	(31,373)	(67,326)	(259)	0	(98,958)
Hawaii	0	0	0	0	0
Idaho	1,661	4,252	0	0	5,913
Illinois	(7,851)	(43,775)	(345)	0	(51,971)
Indiana	1,683,435	6,089,404	11,243	4,753,586	12,537,669
Iowa	137,950	354,813	(21,615)	0	471,148
Kansas	73,947	122,710	(24,862)	0	171,795
Kentucky	(6,562)	(3,826)	(720)	0	(11,108)
Louisiana	0	0	0	0	0
Maine	75,400	124,347	20	0	199,767
Maryland	21,009	53,614	(34,407)	0	40,215
Massachusetts	(17,571)	(15,356)	(1,103)	0	(34,030)
Michigan	433,843	788,225	1,331	0	1,223,399
Minnesota	374,134	1,054,568	5,800	0	1,434,502
Mississippi	4,585	15,552	(33,527)	0	(13,390)
Missouri	7,688	23,364	(56,202)	0	(25,150)
Montana	(9,915)	(267)	(196)	0	(10,377)
Nebraska	(322,229)	377,050	(3,388,179)	0	(3,333,358)
Nevada	(54,496)	(57,734)	(8,550)	0	(120,781)
New Hampshire	(5,536)	(8,645)	(50)	0	(14,231)
New Jersey	0	0	0	0	0
New Mexico	(30,350)	(16,706)	(28,919)	0	(75,975)
New York	0	0	0	0	0
North Carolina	(31,844)	(39,673)	(1,099)	0	(72,617)
North Dakota	(65,541)	(44,508)	(1,456)	0	(111,505)
Ohio	168,932	483,602	3,376	11,111	667,021
Oklahoma	(83,981)	(126,178)	(408,725)	0	(618,884)
Oregon	(5,426)	(20,330)	(21)	0	(25,776)
Pennsylvania	295,549	1,019,000	6,661	0	1,321,210
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	57,241	19,745	(505)	0	76,480
South Dakota	56,796	93,295	2,156	0	152,248
Tennessee	25,185	45,649	(7,821)	0	63,013
Texas	101,653	71,650	(2,249,575)	12,349	(2,063,923)
Utah	(26,786)	(3,915)	0	0	(30,701)
Vermont	0	0	0	0	0
Virginia	169,444	791,129	168	0	960,741
Washington	29,399	150,170	259	693	180,521
West Virginia	7,640	17,192	0	0	24,832
Wisconsin	4,366	4,446	847	0	9,659
Wyoming	9,796	17,733	0	0	27,529
Other	0	0	0	0	0
Total	3,122,404	11,262,883	(6,419,739)	4,783,472	12,749,019

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

Assessments Called (Billed) or Refunded as of December 31, 2005							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
98,826	0	81,514	0	3,000	0	0	0
135,583	55,200	33,801	47,371	0	0	0	0
575,300	0	394,119	0	0	0	0	0
203,542	0	0	0	337,005	0	0	0
1,363,000	675,000	3,337,000	1,250,000	450,000	0	0	0
10,025	0	245	0	39,730	0	0	0
109,000	0	80,000	0	0	0	0	0
64,500	0	85,500	0	0	0	0	0
1,900,000	0	3,800,000	0	0	0	0	0
3,053,818	0	0	0	0	0	0	0
55,000	0	85,000	0	0	0	0	0
1,100,000	1,046,000	4,700,000	3,988,000	30,000	31,000	30,000	84,000
16,867,025	5,000,000	60,219,197	0	17,051	0	0	0
990,079	0	1,835,190	0	9,720	0	0	0
200,000	0	2,300,000	0	0	0	0	0
264,400	175,256	130,200	87,747	25,200	0	0	0
650,000	0	375,000	0	0	0	0	0
1,350,000	0	0	0	0	0	0	0
150,000	0	0	0	0	0	0	0
4,690,700	2,950,000	4,559,300	708,000	0	0	0	0
3,413,000	1,556,480	5,537,000	2,439,520	26,500	0	0	0
25,000	0	50,000	0	161,306	0	0	0
0	0	300,000	0	0	0	0	0
60,000	0	0	0	0	0	0	0
492,432	0	0	11,100	50,000	0	0	0
51,500	0	87,200	0	0	0	0	0
50,000	0	50,000	0	0	0	0	0
350,000	175,000	250,000	125,000	0	0	0	0
96,400	0	147,500	0	0	0	66,890	0
4,860,000	0	8,640,000	0	0	0	0	0
666,000	432,900	721,000	468,000	414,000	269,100	0	0
166,015	0	738,136	0	0	0	0	0
2,700,000	0	8,300,000	0	0	0	0	0
519,500	0	80,500	0	0	0	0	0
342,154	0	692,351	528,151	57,868	0	0	0
375,000	0	600,000	0	0	0	0	0
2,050,596	1,282,581	53,829	33,738	2,245,379	1,404,473	0	0
23,475	0	0	0	0	0	0	0
2,600,000	1,072,744	8,600,000	7,248,345	25,500	0	0	0
250,000	298,366	700,000	396,051	0	0	0	0
332,438	124,194	4,165	0	79,887	73,576	0	0
180,000	0	80,000	0	0	0	0	0
53,434,308	14,843,721	117,647,747	17,331,023	3,972,146	1,778,149	96,890	84,000

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Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	12,104	0	12,104
Alaska	0	0	0	0
Arizona	0	743,716	0	743,716
Arkansas	0	187,089	0	187,089
California	592	3,742,149	3,234	3,745,976
Colorado	0	2,443,160	0	2,443,160
Connecticut	0	9,557	0	9,557
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	1,411	2,375,761	0	2,377,172
Georgia	440	216,644	2,820	219,904
Hawaii	0	9,934	0	9,934
Idaho	0	16,744	0	16,744
Illinois	0	19,679	0	19,679
Indiana	0	76,980	0	76,980
Iowa	0	10,547	0	10,547
Kansas	0	41,225	0	41,225
Kentucky	0	4,611	0	4,611
Louisiana	38	105,792	0	105,829
Maine	0	7,409	0	7,409
Maryland	0	37,940	0	37,940
Massachusetts	0	0	0	0
Michigan	0	27,917	0	27,917
Minnesota	0	55,687	0	55,687
Mississippi	0	103,850	0	103,850
Missouri	0	30,610	0	30,610
Montana	0	21,688	0	21,688
Nebraska	0	324,697	0	324,697
Nevada	0	271,686	0	271,686
New Hampshire	0	0	0	0
New Jersey	0	1,592	0	1,592
New Mexico	0	323,156	0	323,156
New York	0	0	0	0
North Carolina	0	556,891	0	556,891
North Dakota	0	22,515	0	22,515
Ohio	0	60,458	0	60,458
Oklahoma	0	180,454	0	180,454
Oregon	0	42,751	0	42,751
Pennsylvania	0	47,330	0	47,330
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	2,415	0	2,415
Tennessee	0	16,872	0	16,872
Texas	126	659,236	0	659,361
Utah	0	45,149	0	45,149
Vermont	0	10,535	0	10,535
Virginia	0	157,103	0	157,103
Washington	0	62,235	0	62,235
West Virginia	0	12,142	0	12,142
Wisconsin	0	10,875	0	10,875
Wyoming	0	28,867	0	28,867
Other	0	0	0	0
<b>Total</b>	<b>2,607</b>	<b>13,137,752</b>	<b>6,054</b>	<b>13,146,413</b>

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

Assessments Called (Billed) or Refunded as of December 31, 2005							
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	2,522,000	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	35,419	389,989	221,891	1,148,044	653,198	0	0
0	0	95,000	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	130,000	0	10,000	0	0	0
0	0	60,784	0	0	0	0	0
0	0	0	163,676	0	90,832	0	0
0	0	90,000	0	0	0	0	0
<b>576,171</b>	<b>135,419</b>	<b>24,494,168</b>	<b>3,276,478</b>	<b>1,785,577</b>	<b>1,494,030</b>	<b>0</b>	<b>0</b>

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



Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	419,337	0	0	419,337
Alaska	40,755	0	0	40,755
Arizona	1,412,568	0	0	1,412,568
Arkansas	302,633	0	0	302,633
California	7,411,109	0	0	7,411,109
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	154,971	0	0	154,971
Dist. of Columbia	0	0	0	0
Florida	5,509,532	0	0	5,509,532
Georgia	682,925	0	0	682,925
Hawaii	192,587	0	0	192,587
Idaho	266,729	0	0	266,729
Illinois	10,449,717	0	0	10,449,717
Indiana	2,298,861	0	0	2,298,861
Iowa	1,902,688	0	0	1,902,688
Kansas	439,474	0	0	439,474
Kentucky	342,842	0	0	342,842
Louisiana	0	0	0	0
Maine	300,683	0	0	300,683
Maryland	1,221,665	0	0	1,221,665
Massachusetts	1,901,869	0	0	1,901,869
Michigan	1,569,652	0	0	1,569,652
Minnesota	712,321	0	0	712,321
Mississippi	159,665	0	0	159,665
Missouri	897,914	0	0	897,914
Montana	229,544	0	0	229,544
Nebraska	646,968	0	0	646,968
Nevada	184,142	0	0	184,142
New Hampshire	161,812	0	0	161,812
New Jersey	10,895,880	0	0	10,895,880
New Mexico	255,340	0	0	255,340
New York	0	0	0	0
North Carolina	709,101	0	0	709,101
North Dakota	583,657	0	0	583,657
Ohio	2,521,644	0	0	2,521,644
Oklahoma	883,811	0	0	883,811
Oregon	577,161	0	0	577,161
Pennsylvania	4,993,510	0	0	4,993,510
Puerto Rico	48,675	0	0	48,675
Rhode Island	0	0	0	0
South Carolina	1,119,131	0	0	1,119,131
South Dakota	376,214	0	0	376,214
Tennessee	1,348,061	0	0	1,348,061
Texas	1,684,490	0	0	1,684,490
Utah	317,987	0	0	317,987
Vermont	0	0	0	0
Virginia	1,309,810	0	0	1,309,810
Washington	1,645,571	0	0	1,645,571
West Virginia	258,384	0	0	258,384
Wisconsin	12,256,204	0	0	12,256,204
Wyoming	252,936	0	0	252,936
Other	0	0	0	0
<b>Total</b>	<b>81,850,531</b>	<b>0</b>	<b>0</b>	<b>81,850,531</b>

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

Assessments Called (Billed) or Refunded as of December 31, 2005							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
450,000	0	0	0	0	0	0	0
62,205	0	0	0	0	0	0	0
1,022,583	0	0	0	0	0	0	0
361,600	0	0	0	0	0	0	0
8,346,598	525,000	0	0	0	0	0	0
0	0	3,932	0	0	0	0	0
145,000	0	0	0	0	0	0	0
5,300,000	0	0	0	0	0	0	0
690,574	0	0	0	0	0	0	0
244,756	0	0	0	0	0	0	0
300,000	0	0	0	0	0	0	0
11,650,000	1,218,853	0	0	0	0	0	0
2,008,337	0	0	0	0	0	0	0
2,015,000	0	0	0	0	0	0	0
442,000	0	0	0	0	0	0	0
429,971	104,347	0	0	0	0	0	0
310,000	0	0	0	0	0	0	0
1,500,000	0	0	0	0	0	0	0
2,500,000	0	0	0	0	0	0	0
1,700,000	0	0	0	0	0	0	0
777,000	0	0	0	0	0	0	0
119,338	0	0	0	0	0	0	0
1,217,018	0	0	0	0	0	0	0
320,000	0	0	0	0	0	0	0
540,000	0	0	0	0	0	0	0
179,400	0	0	0	0	0	0	0
200,542	206,121	0	0	0	0	0	0
10,750,000	500,000	0	0	0	0	0	0
250,000	0	0	0	0	0	0	0
750,000	0	0	0	0	0	0	0
627,400	0	0	0	0	0	0	0
2,450,000	0	0	0	0	0	0	0
1,000,000	0	0	0	0	0	0	0
508,534	0	0	0	0	0	0	0
5,400,000	0	0	0	0	0	0	0
66,443	0	0	0	0	0	0	0
1,168,847	0	0	0	0	0	0	0
458,794	0	0	0	0	0	0	0
1,500,000	0	0	0	0	0	0	0
1,814,462	113,806	0	0	449	23	0	0
430,000	0	0	0	0	0	0	0
230,000	0	0	0	0	0	0	0
1,407,146	0	20,683	18,000	0	0	0	0
1,750,000	133,907	0	0	0	0	0	0
350,000	99,335	0	0	0	0	0	0
14,500,000	0	0	0	0	0	0	0
235,000	0	0	0	0	0	0	0
<b>88,482,480</b>	<b>2,901,369</b>	<b>20,683</b>	<b>18,000</b>	<b>449</b>	<b>23</b>	<b>0</b>	<b>0</b>

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Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	2,214	56,119	0	58,333
Alaska	0	0	0	0
Arizona	11,082	1,177,278	0	1,188,360
Arkansas	0	35,112	0	35,112
California	14,633	196,791	0	211,424
Colorado	62,862	636,990	0	699,853
Connecticut	0	12,606	0	12,606
Delaware	0	5,143	0	5,143
Dist. of Columbia	0	0	0	0
Florida	40,973	1,336,073	0	1,377,046
Georgia	50,949	660,413	0	711,362
Hawaii	0	0	0	0
Idaho	13,634	487,181	0	500,814
Illinois	34,029	487,044	0	521,073
Indiana	57,797	651,940	0	709,737
Iowa	0	(0)	0	(0)
Kansas	12,171	240,804	0	252,975
Kentucky	1,416	61,603	0	63,019
Louisiana	0	85,374	0	85,374
Maine	9,891	202,952	0	212,843
Maryland	3,806	40,483	0	44,288
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	62,444	0	62,444
Missouri	20,578	870,490	0	891,068
Montana	320	119,947	0	120,266
Nebraska	16,830	512,955	0	529,785
Nevada	7,150	87,198	0	94,348
New Hampshire	0	79,068	0	79,068
New Jersey	0	(0)	0	(0)
New Mexico	605	207,503	0	208,108
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	104,920	882,937	0	987,857
Oklahoma	0	322,634	0	322,634
Oregon	0	33,103	0	33,103
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	2,717	0	2,717
South Carolina	0	198,968	0	198,968
South Dakota	0	0	0	0
Tennessee	1,928	90,595	0	92,523
Texas	63,540	1,367,098	0	1,430,638
Utah	8,687	56,843	0	65,530
Vermont	0	0	0	0
Virginia	46,240	422,836	0	469,077
Washington	0	(0)	0	(0)
West Virginia	0	150,013	0	150,013
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	586,255	11,841,254	0	12,427,509

Summary:	
GA Covered Obligations	190,939,551
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	1,698,576
Remaining Inforce estimate	0
Less:	
Estate/other distributions	176,081,409
Other adjustments	250,452
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	3,878,757
Adjusted GA Costs	12,427,509
Per State breakdown	12,427,509

Assessments Called (Billed) or Refunded as of December 31, 2005							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
3,000	0	13,939	0	53,000	0	0	0
3,960	0	656,757	0	0	0	0	0
53,995	0	0	0	0	0	0	0
22,902	0	298,758	130,000	0	0	0	0
0	0	125,000	60,000	0	0	0	0
0	0	10,500	0	0	0	0	0
140,100	0	1,600,000	0	0	0	0	0
64,460	0	935,540	45,913	0	0	0	0
22,330	0	677,670	0	0	0	0	0
75,000	0	750,000	200,000	0	0	0	0
0	0	250,000	0	0	0	0	0
0	0	125,172	60,390	0	0	0	0
5,650	0	107,350	0	0	0	0	0
12,350	0	292,650	0	0	0	0	0
4,000	0	66,000	0	0	0	0	0
0	0	54,422	0	0	0	0	0
0	0	1,852,021	0	0	0	0	0
0	0	160,000	0	0	0	0	0
23,000	0	747,728	0	0	0	0	0
6,900	0	91,000	0	0	0	0	0
0	0	100,000	0	0	0	0	0
130,000	0	1,070,000	0	0	0	0	0
0	0	600,000	200,000	0	0	0	0
0	0	200,000	0	0	0	0	0
10,000	0	115,000	0	0	0	0	0
185,265	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
859,210	28,654	13,560,314	1,163,006	53,013	0	0	0

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Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	105,382	77,718	4,062	187,162
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	6,080	15,766	974	22,820
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	12,881	967	466	14,313
Nebraska	689	3,268	22	3,979
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	47,930	24,758	3,292	75,981
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	295	574	9	879
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	6,461	5,018	1,358	12,836
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	5,727	0	239	5,966
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	10,115	0	1,225	11,340
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	454,054	632,276	52,511	1,138,841
Other	0	0	0	0
<b>Total</b>	<b>649,614</b>	<b>760,345</b>	<b>64,158</b>	<b>1,474,118</b>

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

Life	Assessments Called (Billed) or Refunded as of December 31, 2005							
	Allocated Annuity		A&H		Unallocated Annuity			
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
	265,000	0	230,000	0	5,000	0	0	0
	18,218	0	36,782	0	0	0	0	0
	30,000	0	0	0	0	0	0	0
	28,935	0	77,694	0	0	0	0	0
	1,000	0	1,000	0	0	0	0	0
	24,000	0	7,228	0	0	0	0	0
	18,000	0	0	0	0	0	0	0
	1,600,148	0	2,718,848	0	30,000	0	0	0
	1,985,301	0	3,071,552	0	35,000	0	0	0

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Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	40,867	18,150	0	59,017
Alaska	0	0	0	0
Arizona	554,109	939,106	0	1,493,215
Arkansas	54,219	100,611	0	154,830
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	13,794	4,844	0	18,639
Dist. of Columbia	0	0	0	0
Florida	837,390	654,045	0	1,491,435
Georgia	89,291	67,537	0	156,828
Hawaii	1,098,052	266,488	0	1,364,540
Idaho	316,324	616,992	0	933,316
Illinois	583,758	742,960	0	1,326,717
Indiana	121,464	196,536	0	317,999
Iowa	78,009	160,885	0	238,894
Kansas	0	0	0	0
Kentucky	112,277	64,110	0	176,387
Louisiana	0	0	0	0
Maine	143,558	242,242	0	385,800
Maryland	0	0	0	0
Massachusetts	140,906	149,611	0	290,517
Michigan	0	0	0	0
Minnesota	1,169,271	3,217,980	0	4,387,251
Mississippi	9,117	9,502	0	18,619
Missouri	41,049	44,272	0	85,322
Montana	128,382	170,614	0	298,996
Nebraska	181,234	290,751	0	471,985
Nevada	159,287	241,456	0	400,743
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	153,031	230,183	0	383,214
New York	0	0	0	0
North Carolina	355,455	249,085	0	604,540
North Dakota	137,229	86,588	0	223,818
Ohio	1,071,821	568,212	0	1,640,033
Oklahoma	817,747	830,260	0	1,648,008
Oregon	917,940	973,989	0	1,891,929
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	7,212	17,702	0	24,915
South Carolina	77,215	25,528	0	102,743
South Dakota	199,648	42,737	0	242,385
Tennessee	47,040	77,349	0	124,389
Texas	404,089	240,487	0	644,576
Utah	115,384	124,063	0	239,447
Vermont	22,358	12,682	0	35,040
Virginia	125,390	72,436	0	197,826
Washington	1,904,717	4,337,179	0	6,241,896
West Virginia	5,071	1,233	0	6,305
Wisconsin	0	0	0	0
Wyoming	58,367	52,788	0	111,156
Other	0	0	0	0
Total	12,292,076	16,141,196	0	28,433,272

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

Assessments Called (Billed) or Refunded as of December 31, 2005							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama	52,000	0	6,439	0	0	0	0
Alaska	110	0	0	0	0	0	0
Arizona	689,003	0	391,573	0	0	0	0
Arkansas	190,247	0	0	0	0	0	0
California							
Colorado							
Connecticut							
Delaware							
Dist. of Columbia							
Florida							
Georgia							
Hawaii							
Idaho							
Illinois							
Indiana							
Iowa							
Kansas							
Kentucky							
Louisiana							
Maine							
Maryland							
Massachusetts							
Michigan							
Minnesota							
Mississippi							
Missouri							
Montana							
Nebraska							
Nevada							
New Hampshire							
New Jersey							
New Mexico							
New York							
North Carolina							
North Dakota							
Ohio							
Oklahoma							
Oregon							
Pennsylvania							
Puerto Rico							
Rhode Island							
South Carolina							
South Dakota							
Tennessee							
Texas							
Utah							
Vermont							
Virginia							
Washington							
West Virginia							
Wisconsin							
Wyoming							
Other							
Total	19,125,582	1,724,917	14,801,323	323,012	30,659	3,117	0

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Estimated Net Costs as of September 30, 2006					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	670,697	0	670,697
Alaska	0	0	(2,393)	0	(2,393)
Arizona	0	0	322,206	0	322,206
Arkansas	0	0	16,827	0	16,827
California	0	0	453,110	0	453,110
Colorado	0	0	170,392	0	170,392
Connecticut	0	0	15,327	0	15,327
Delaware	0	0	2,316	0	2,316
Dist. of Columbia	0	0	4,651	0	4,651
Florida	0	0	2,351,501	0	2,351,501
Georgia	0	0	1,001,245	0	1,001,245
Hawaii	0	0	1,213	0	1,213
Idaho	0	0	11,974	0	11,974
Illinois	0	0	101,769	0	101,769
Indiana	0	0	153,246	0	153,246
Iowa	0	0	3,860	0	3,860
Kansas	0	0	240,609	0	240,609
Kentucky	0	0	216,690	0	216,690
Louisiana	0	0	111,045	0	111,045
Maine	0	0	(931)	0	(931)
Maryland	0	0	93,627	0	93,627
Massachusetts	0	0	63,080	0	63,080
Michigan	0	0	499,757	0	499,757
Minnesota	0	0	10,212	0	10,212
Mississippi	0	0	84,802	0	84,802
Missouri	0	0	76,008	0	76,008
Montana	0	0	6,681	0	6,681
Nebraska	0	0	3,644	0	3,644
Nevada	0	0	(13,665)	0	(13,665)
New Hampshire	0	0	41,631	0	41,631
New Jersey	0	0	9,696	0	9,696
New Mexico	0	0	42,697	0	42,697
New York	0	0	0	0	0
North Carolina	0	0	487,499	0	487,499
North Dakota	0	0	136	0	136
Ohio	0	0	83,054	0	83,054
Oklahoma	0	0	307,158	0	307,158
Oregon	0	0	46,126	0	46,126
Pennsylvania	0	0	232,587	0	232,587
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	154,692	0	154,692
South Carolina	0	0	787,496	0	787,496
South Dakota	0	0	10,269	0	10,269
Tennessee	0	0	126,179	0	126,179
Texas	0	0	1,187,342	0	1,187,342
Utah	0	0	11,122	0	11,122
Vermont	0	0	31,459	0	31,459
Virginia	0	0	77,426	0	77,426
Washington	0	0	102,546	0	102,546
West Virginia	0	0	11,291	0	11,291
Wisconsin	0	0	64,613	0	64,613
Wyoming	0	0	236	0	236
Other	0	0	0	0	0
Total	0	0	10,484,753	0	10,484,753

Summary:	
GA Covered Obligations	1,686,823
Add:	
GA claims incurred directly	28,509,986
GA expenses incurred directly	4,563,687
NOLHGA expenses	2,597,464
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	26,873,207
Adjusted GA Costs	10,484,753
Per State breakdown	10,484,753

Assessments Called (Billed) or Refunded as of December 31, 2005							
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	150,000	0	0	0
0	0	0	0	180,000	0	0	0
0	0	0	0	1,200,000	0	0	0
0	0	0	0	200,000	0	0	0
0	0	0	0	410,000	0	0	0
0	0	0	0	250,000	0	0	0
0	0	0	0	2,000,085	0	0	0
0	0	0	0	5,194,749	0	0	0

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Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	(4,675)	0
Alaska	0	0	0	0
Arizona	0	0	4,486	0
Arkansas	0	0	591,700	0
California	0	0	180	0
Colorado	0	0	641	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	395	0
Florida	0	0	960	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	13	0
Illinois	0	0	3,675	0
Indiana	0	0	552	0
Iowa	0	0	21	0
Kansas	0	0	960	0
Kentucky	0	0	0	0
Louisiana	0	0	1,915,287	0
Maine	0	0	0	0
Maryland	0	0	148	0
Massachusetts	0	0	0	0
Michigan	0	0	800	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	1,338	0
Montana	0	0	0	0
Nebraska	0	0	328	0
Nevada	0	0	81	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	939	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	813,885	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	1,224,558	0
Utah	0	0	65	0
Vermont	0	0	0	0
Virginia	0	0	(95)	0
Washington	0	0	522	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	27	0
Other	0	0	0	0
Total	0	0	4,558,304	0

Summary:	
GA Covered Obligations	6,682,786
Add:	
GA claims incurred directly	602,228
GA expenses incurred directly	1,111,917
NOLHGA expenses	1,292,682
Remaining Inforce estimate	0
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	4,558,304
Per State breakdown	4,558,304

Assessments Called (Billed) or Refunded as of December 31, 2005							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	1,437,371	0	0	0
4,426	0	0	0	4,500	0	0	0
5,000	0	0	0	25,000	0	0	0
170,592	0	0	0	5,773,407	0	0	0
147,600	21,200	0	0	1,472,400	818,800	0	0
315,058	190,587	0	0	2,835,522	1,715,283	0	0
3,200	0	0	0	0	0	0	0
645,876	211,787	0	0	11,548,200	2,534,083	0	0

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Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	14,593	1,734	0	16,327
Alaska	1,690	8,764	0	10,454
Arizona	199,651	(135,407)	0	64,244
Arkansas	40,871	(17,789)	0	23,082
California	239,359	9,209	0	248,568
Colorado	242,403	20,724	0	263,127
Connecticut	0	0	0	0
Delaware	(16,095)	(7,849)	59,993	36,048
Dist. of Columbia	5,536	3,108	0	8,644
Florida	173,415	91,206	0	264,621
Georgia	62,245	31,004	0	93,249
Hawaii	2,386	8,637	0	11,023
Idaho	45,128	17,143	0	62,271
Illinois	185,548	126,674	0	312,222
Indiana	223,816	(95,277)	0	128,538
Iowa	22,565	32,447	0	55,012
Kansas	9,436	9,436	0	13,293
Kentucky	53,486	13,343	0	66,829
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	68,540	13,539	0	82,079
Massachusetts	4,987	2,125	0	7,113
Michigan	1,488	47	0	1,534
Minnesota	207,269	278,203	0	485,472
Mississippi	41,192	4,385	0	45,578
Missouri	166,361	(40,832)	0	125,528
Montana	27,048	7,800	0	34,847
Nebraska	22,091	14,127	0	36,218
Nevada	65,793	(6,056)	0	59,737
New Hampshire	3,303	113	0	3,415
New Jersey	0	0	0	0
New Mexico	31,690	35,481	0	67,170
New York	0	0	0	0
North Carolina	68,948	9,016	(444)	77,520
North Dakota	13,324	8,519	0	21,843
Ohio	0	0	0	0
Oklahoma	52,526	125,475	0	178,001
Oregon	50,209	15,751	0	65,960
Pennsylvania	276,146	(77,398)	0	198,749
Puerto Rico	0	0	0	0
Rhode Island	566	8	0	575
South Carolina	468,105	121,531	0	589,636
South Dakota	9,280	4,534	0	13,814
Tennessee	971	94,026	0	94,997
Texas	143,657	222,944	0	366,600
Utah	55,907	51,244	0	107,151
Vermont	0	0	0	0
Virginia	47,393	20,389	8,022	75,804
Washington	264,194	(143,869)	0	120,325
West Virginia	114,818	(94,813)	5,460	25,465
Wisconsin	7,039	5,817	0	12,856
Wyoming	3,828	3,530	0	7,358
Other	0	0	0	0
Total	3,722,702	787,165	73,031	4,582,899

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

Assessments Called (Billed) or Refunded as of December 31, 2005							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
1,082,000	0	117,801	0	0	0	0	0
11,000	5,200	36,000	20,800	0	8,000	0	0
847,395	0	484,870	0	0	0	0	0
1,011,744	0	0	0	0	0	0	0
6,365,000	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
Remaining Inforce estimate	3,383,146	0	1,116,854	54,812	0	0	0
8,116	0	27,842	0	118	0	0	0
Less:							
1,452,565	575,959	47,435	0	0	0	0	0
Estate/other distributions	8,250,000	6,550,000	3,500,000	2,350,000	0	0	0
Other adjustments	1,994,431	0	0	0	0	0	0
Ceding commissions/ policy enhancements	1,100,000	0	1,200,000	0	0	0	0
175,000	0	0	0	0	0	0	0
Other recoveries (litigation, estate distributions, etc.)	5,527,178	1,507,251	882,755	445,606	0	0	0
115,036,898							
Adjusted GA Costs	4,582,899						
Per State breakdown	4,582,899						
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	1,059,945	419,087	160,627	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	16,039,875	31,672,495	7,115,480	79,818	82,737	0	0

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Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	2,145	0	193	2,338
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	1,497	0	304	1,801
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	11,758	0	6,771	18,529
Indiana	1,506	0	372	1,878
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	1,740	0	800	2,540
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	1,509	0	134	1,643
Massachusetts	0	0	0	0
Michigan	2,349	0	351	2,701
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	566	0	184	751
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	8,789	0	1,937	10,726
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	1,470	0	447	1,918
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
<b>Total</b>	<b>33,329</b>	<b>0</b>	<b>11,495</b>	<b>44,824</b>

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

Assessments Called (Billed) or Refunded as of December 31, 2005							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
80,000	54,000	0	0	20,000	24,000	0	0
80,000	54,000	0	0	20,000	24,000	0	0

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

Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	557,191	557,191
Alaska	0	0	0	0
Arizona	0	0	193,164	193,164
Arkansas	0	0	87,320	87,320
California	0	0	164,443	164,443
Colorado	0	0	55,203	55,203
Connecticut	0	0	0	0
Delaware	0	0	264	264
Dist. of Columbia	0	0	0	0
Florida	0	0	13,820	13,820
Georgia	0	0	2,711,387	2,711,387
Hawaii	0	0	0	0
Idaho	0	0	21,960	21,960
Illinois	0	0	122,013	122,013
Indiana	0	0	27,047	27,047
Iowa	0	0	25,481	25,481
Kansas	0	0	14,496	14,496
Kentucky	0	0	463,038	463,038
Louisiana	0	0	70,448	70,448
Maine	0	0	0	0
Maryland	0	0	6,769	6,769
Massachusetts	0	0	0	0
Michigan	0	0	111,797	111,797
Minnesota	0	0	0	0
Mississippi	0	0	189,833	189,833
Missouri	0	0	143,266	143,266
Montana	0	0	15,589	15,589
Nebraska	0	0	47,648	47,648
Nevada	0	0	371,517	371,517
New Hampshire	0	0	0	0
New Jersey	0	0	4,027	4,027
New Mexico	0	0	121,733	121,733
New York	0	0	1,484	1,484
North Carolina	0	0	30	30
North Dakota	0	0	5,374	5,374
Ohio	0	0	99,535	99,535
Oklahoma	0	0	93,787	93,787
Oregon	0	0	67,597	67,597
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	7,267	7,267
South Dakota	0	0	51,116	51,116
Tennessee	0	0	67,009	67,009
Texas	0	0	1,832,245	1,832,245
Utah	0	0	32,888	32,888
Vermont	0	0	0	0
Virginia	0	0	27,892	27,892
Washington	0	0	167,735	167,735
West Virginia	0	0	110,539	110,539
Wisconsin	0	0	2,097	2,097
Wyoming	0	0	945	945
Other	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>8,106,994</b>	<b>8,106,994</b>

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

Assessments Called (Billed) or Refunded as of December 31, 2005							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	555,000	0	0	0
0	0	0	0	90,283	0	0	0
0	0	0	0	10,000	0	0	0
13,000	12,848	0	0	12,000	0	0	0
0	0	0	0	145,000	20,700	0	0
0	0	0	0	240,011	0	0	0
0	0	0	0	43,800	0	0	0
15,900	10,160	514,100	0	0	240,218	0	0
75,235	14,145	0	0	154,765	28,210	0	0
11,160	0	0	0	19,840	0	0	0
0	0	0	0	55,000	0	0	0
0	0	0	0	419,800	0	0	0
0	0	0	0	4,452	0	0	0
0	0	0	0	65,000	0	0	0
150	0	0	0	82,731	0	0	0
0	0	0	0	48,000	0	0	0
17,071	11,024	0	0	1,292,203	836,954	0	0
2,000	0	0	0	320,000	0	0	0
0	0	0	0	30,000	42,431	0	0
0	0	0	0	200,000	85,160	0	0
2,159	0	0	0	206,730	155,286	0	0
170	0	0	0	4,830	0	0	0
<b>136,845</b>	<b>48,177</b>	<b>514,100</b>	<b>0</b>	<b>7,083,431</b>	<b>1,408,959</b>	<b>0</b>	<b>0</b>

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Estimated Net Costs as of September 30, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	43,714	127,088	0	170,802
Alaska	0	0	0	0
Arizona	116,447	403,775	0	520,222
Arkansas	100,076	289,525	0	389,601
California	0	0	0	0
Colorado	92,066	492,209	0	584,275
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	12,981	243,466	0	256,447
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	236,545	1,157,829	0	1,394,374
Kentucky	0	0	0	0
Louisiana	175,965	668,572	0	844,537
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	82,657	375,026	0	457,683
Missouri	140,056	1,108,521	0	1,248,577
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	875	1,015	0	1,890
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	231	42,701	0	42,932
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	1,602,536	2,174,253	3,925	3,780,714
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	738,345	2,963,862	226	3,702,432
Utah	1,698	18,734	0	20,432
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
<b>Total</b>	<b>3,344,192</b>	<b>10,066,575</b>	<b>4,151</b>	<b>13,414,918</b>

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

Assessments Called (Billed) or Refunded as of December 31, 2005							
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
0	0	0	0	0	0	0	0
0	0	(20,423)	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
0	0	13,414,918	0	0	0	0	0
0	0	13,414,918	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, 2006				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	28,750	0	28,750
Arizona	0	148,023	0	148,023
Arkansas	0	36,846	0	36,846
California	0	263,064	0	263,064
Colorado	0	460,629	0	460,629
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	1,502	0	1,502
Idaho	0	461,525	0	461,525
Illinois	0	48,075	0	48,075
Indiana	0	24,930	0	24,930
Iowa	0	882,672	0	882,672
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	70,898	0	70,898
Missouri	0	278,091	0	278,091
Montana	0	241,273	0	241,273
Nebraska	0	310,304	0	310,304
Nevada	0	108,944	0	108,944
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	51,372	0	51,372
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	18,074	0	18,074
Ohio	0	7,442	0	7,442
Oklahoma	0	101,513	0	101,513
Oregon	0	527,644	0	527,644
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	28,459	0	28,459
Tennessee	0	0	0	0
Texas	0	417,408	0	417,408
Utah	0	36,342	0	36,342
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	4,015,981	0	4,015,981
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	41,491	0	41,491
Other	0	0	0	0
<b>Total</b>	<b>0</b>	<b>8,611,253</b>	<b>0</b>	<b>8,611,253</b>

Summary:	
GA Covered Obligations	5,333,176
Add:	
GA claims incurred directly	1,751,932
GA expenses incurred directly	509,265
NOLHGA expenses	928,703
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(88,177)
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	8,611,253
Per State breakdown	8,611,253

Assessments Called (Billed) or Refunded as of December 31, 2005							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	25,000	0	0	0
84,049	0	0	0	0	0	0	0
0	0	0	0	300,000	0	0	0
0	0	0	0	481,162	0	0	0
22,765	0	0	0	432,235	0	0	0
0	0	0	0	100,000	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	100,000	0	0	0
6,000	0	0	0	114,000	0	0	0
9,502	718	0	0	465,584	35,192	0	0
0	0	0	0	5,225,000	0	0	0
0	0	0	0	50,000	0	0	0
122,316	718	0	0	7,292,981	35,192	0	0

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Estimated Net Costs as of September 30, 2006					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	304	0	304
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	8	0	8
California	0	0	50	0	50
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	0	0	0	0	0
Georgia	0	0	1,382	0	1,382
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	392	0	392
Oregon	0	0	0	0	0
Pennsylvania	0	0	941	0	941
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	343	0	343
South Dakota	0	0	0	0	0
Tennessee	0	0	111	0	111
Texas	0	0	9,779	0	9,779
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	13,310	0	13,310

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	265,524
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	252,214
Adjusted GA Costs	13,310
Per State breakdown	13,310

Life	Assessments Called (Billed) or Refunded as of December 31, 2005							
	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	0	250,000	0	0	0	0
0	0	0	0	400,000	0	0	0	0

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# **ASSESSABLE PREMIUM**

**Assessable Premium  
1988 – 2005**

This section contains the Total Assessable Premiums for the periods 1988 through 2005 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 - 2005 Data**

State	Year	Life	Allocated		Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in		Exhibit Line reference
			Annuity	A&H			Allocated	Annuity	
Alabama	1988	970,835,828	443,818,753	755,579,803	-	2,170,234,384		0	
	1989	961,872,838	408,511,068	812,933,944	-	2,183,317,850		0	
	1990	989,979,831	452,536,894	834,467,504	-	2,276,984,229		0	
	1991	1,051,877,423	402,815,551	839,729,815	-	2,294,422,789		0	
	1992	1,106,095,824	428,907,893	829,216,722	-	2,364,220,439		0	
	1993	1,161,309,120	381,576,205	841,132,013	-	2,384,017,338		0	
	1994	1,263,827,052	531,556,069	845,718,962	-	2,641,102,083		0	
	1995	1,296,860,047	548,569,570	848,012,082	-	2,693,441,699		0	
	1996	1,277,829,767	494,741,984	828,155,819	-	2,600,727,570		0	
	1997	1,527,568,976	584,143,645	809,928,972	-	2,921,641,593		0	
	1998	1,765,228,816	656,412,928	801,838,709	-	3,223,480,453		0	
	1999	1,522,162,487	970,984,676	832,518,202	-	3,325,665,365		0	
	2000	1,495,584,985	1,100,140,248	839,904,048	-	3,435,629,281		0	
	2001	1,437,218,805	1,353,545,718	851,034,121	-	3,641,798,644		0	
	2002	1,476,872,679	1,688,525,889	869,103,587	-	4,034,502,155		0	
	2003	1,599,611,950	1,597,500,288	950,050,960	-	4,147,163,198		0	
	2004	1,580,545,670	1,409,043,866	1,002,804,803	-	3,992,394,339		0	
	2005	1,611,639,721	1,323,709,890	1,052,387,230	-	3,987,736,841		0	
Alaska	1988	108,194,556	146,027,211	165,500,532	70,708,094	490,430,393		0	
	1989	98,720,606	80,620,637	199,478,149	133,807,535	512,626,927		0	
	1990	105,521,489	82,639,779	211,313,179	58,817,866	458,292,313		0	
	1991	117,021,644	74,559,241	242,267,271	71,511,693	505,359,849		0	
	1992	118,894,951	63,469,977	195,289,258	65,045,346	442,699,532		0	
	1993	124,823,759	54,607,616	242,415,660	72,723,507	494,570,542		0	
	1994	132,580,495	69,155,054	259,965,547	56,724,285	518,425,381		0	
	1995	136,692,524	71,601,082	265,469,085	49,273,564	523,036,255		0	
	1996	124,780,376	45,704,264	270,885,227	40,384,762	481,754,629		0	
	1997	125,738,063	66,860,564	191,985,698	61,100,032	445,684,357		0	
	1998	123,945,958	59,588,328	132,772,524	42,355,593	358,662,403		0	
	1999	131,820,177	83,350,395	140,227,309	42,102,959	397,500,840		0	
	2000	141,314,368	122,751,017	158,093,390	7,989,596	430,148,371	14,908,166	UA 403b (A,L5.2+6.3)	
	2001	173,597,642	116,820,390	150,122,514	41,824,400	482,364,946	5,569,661	UA 403b (A,L5.2+6.3)	
	2002	193,663,196	171,296,638	168,182,313	15,547,458	548,689,605	4,906,199	UA 403b (A,L5.2+6.3)	
	2003	139,954,280	153,221,020	170,635,372	16,610,763	480,421,435	3,996,650	UA 403b (A,L5.2+6.3)	
	2004	147,386,672	144,998,873	177,280,241	4,960,972	474,626,758	3,566,905	UA 403b (A,L5.2+6.3)	
	2005	145,601,854	159,009,772	190,560,149	8,843,589	504,015,364	1,852,360	UA 403b (A,L5.2+6.3)	
Arizona	1988	688,326,688	807,437,615	738,008,373	-	2,233,772,676		0	
	1989	618,828,696	902,016,256	741,844,889	-	2,262,689,841		0	
	1990	668,078,492	1,036,854,062	759,453,231	-	2,464,385,785		0	
	1991	680,516,072	1,033,819,972	818,143,873	-	2,532,479,917		0	
	1992	699,190,174	962,225,506	888,167,789	-	2,549,583,469		0	
	1993	769,661,289	745,520,009	899,185,814	-	2,414,367,112		0	
	1994	835,246,733	1,057,454,156	947,657,514	-	2,840,358,403		0	
	1995	904,819,131	1,101,342,449	991,282,948	-	2,997,444,528		0	
	1996	914,872,582	1,013,791,854	1,016,208,279	-	2,944,872,715		0	
	1997	958,535,220	988,369,329	1,021,320,576	-	2,968,225,125		0	
	1998	1,066,565,381	1,008,731,917	1,116,492,090	-	3,191,789,388		0	
	1999	1,009,492,961	1,359,033,618	1,211,810,659	-	3,580,337,238		0	
	2000	1,087,230,956	1,428,669,305	1,313,172,243	-	3,829,072,504		0	
	2001	1,110,962,972	2,003,768,866	1,467,882,791	-	4,582,614,629		0	
	2002	1,186,595,842	3,012,431,693	1,756,613,240	-	5,955,640,775		0	
	2003	1,269,051,596	2,556,235,601	2,121,912,584	-	5,947,199,781		0	
	2004	1,391,009,540	2,372,069,445	2,449,137,809	-	6,212,216,794		0	
	2005	1,479,077,664	2,451,301,787	2,565,072,815	-	6,495,452,266		0	
Arkansas	1988	403,585,594	188,657,941	660,755,540	89,549,455	1,342,548,530		0	
	1989	389,097,958	199,354,598	716,957,257	88,768,750	1,394,178,563		0	
	1990	401,230,229	224,050,808	791,102,524	83,347,994	1,499,731,555		0	
	1991	477,470,898	200,132,968	820,348,714	116,564,832	1,614,517,412		0	
	1992	519,815,865	256,497,945	870,503,940	97,100,599	1,743,918,349		0	
	1993	538,560,400	202,989,051	934,145,868	101,590,201	1,777,285,520		0	
	1994	684,050,813	270,384,983	938,798,293	97,199,515	1,990,433,604		0	
	1995	707,862,793	264,823,669	997,473,403	100,491,974	2,070,651,839		0	
	1996	656,253,210	260,552,792	1,015,805,406	101,852,660	2,034,464,068		0	
	1997	620,263,360	314,827,473	986,732,375	121,341,074	2,043,164,282		0	
	1998	596,902,987	391,333,115	991,468,701	15,368,342	1,995,073,145	11,381,553	UA 403b (A,L5.2+6.3)	
	1999	595,238,824	564,853,228	1,080,611,824	5,046,298	2,245,750,174	10,139,684	UA 403b (A,L5.2+6.3)	
	2000	605,102,651	450,103,841	1,155,058,552	13,020,484	2,223,285,528	11,349,582	UA 403b (A,L5.2+6.3)	
	2001	659,858,807	649,078,023	1,304,080,389	16,444,055	2,629,461,274	9,343,242	UA 403b (A,L5.2+6.3)	
	2002	702,625,994	946,958,659	1,393,730,603	21,180,324	3,064,495,580	6,304,586	UA 403b (A,L5.2+6.3)	
	2003	720,689,870	890,625,150	1,453,398,803	19,635,793	3,084,349,616	9,111,449	UA 403b (A,L5.2+6.3)	
	2004	749,357,414	727,020,106	1,520,277,078	16,411,295	3,013,065,893	25,192,022	UA 403b (A,L5.2+6.3)	
	2005	744,613,906	806,403,405	1,609,434,977	22,475,838	3,182,928,126	17,230,094	UA 403b (A,L5.2+6.3)	

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2005 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in Allocated Annuity	Exhibit Line reference
California	1988	5,869,859,995	5,645,144,027	6,136,765,670	-	17,651,769,692	0	
	1989	5,571,024,545	6,375,337,792	6,799,488,909	-	18,745,851,246	0	
	1990	6,060,907,103	7,306,550,305	6,895,250,045	-	20,262,707,453	0	
	1991	6,457,630,456	6,896,588,577	6,959,707,145	-	20,313,926,178	0	
	1992	6,725,017,888	6,447,826,508	6,809,883,831	-	19,982,728,227	0	
	1993	6,899,295,248	6,183,736,809	6,660,249,179	-	19,743,281,236	0	
	1994	7,376,932,083	9,485,826,336	6,316,933,092	-	23,179,691,511	0	
	1995	7,579,574,085	8,704,477,714	6,233,903,746	-	22,517,955,545	0	
	1996	7,616,946,775	7,718,980,446	6,374,956,738	-	21,710,883,959	0	
	1997	7,800,798,993	7,481,076,398	6,528,123,426	-	21,809,998,817	0	
	1998	7,766,804,281	7,004,696,085	6,543,001,806	-	21,314,502,172	0	
	1999	7,885,292,351	9,793,355,153	6,990,754,845	-	24,669,402,349	0	
	2000	8,863,491,410	10,223,112,717	7,479,315,118	-	26,565,919,245	0	
	2001	8,612,598,599	14,092,356,822	8,100,626,986	-	30,805,582,407	0	
	2002	9,057,974,748	18,455,328,942	8,589,681,968	-	36,102,985,658	0	
	2003	9,556,919,352	15,880,841,833	9,223,789,031	-	34,661,550,216	0	
2004	10,265,295,621	14,543,251,286	10,073,894,659	-	34,882,441,566	0		
2005	10,517,958,453	13,186,564,470	11,094,211,901	-	34,798,734,824	0		
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	5,565,167,368	0	
2004	1,461,151,703	1,939,972,242	2,298,669,662	0	5,699,793,607	0		
2005	1,489,479,668	2,026,059,726	2,432,877,293	0	5,948,416,687	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	32,117,798	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)	
2005	1,943,840,851	5,044,679,490	4,498,625,923	3,447,456,795	14,934,603,059	69,019,354	UA 403b (A,L5.2+6.3)	
Delaware	1988	268,677,160	200,351,054	123,852,673	-	592,880,887	0	
	1989	294,024,103	277,245,305	147,063,120	-	718,332,528	0	
	1990	279,345,372	428,678,579	159,149,269	-	867,173,220	0	
	1991	251,924,669	152,105,063	167,312,321	95,930,921	667,272,974	0	
	1992	300,680,060	166,194,571	179,825,527	119,591,410	766,291,568	0	
	1993	319,455,282	168,982,760	198,654,435	78,806,194	765,898,671	0	
	1994	428,382,476	523,220,061	205,453,787	213,997,835	1,371,054,159	0	
	1995	661,567,700	708,830,689	212,484,286	82,769,667	1,665,652,342	0	
	1996	549,255,118	655,937,573	224,620,626	41,489,322	1,471,302,639	0	
	1997	537,212,842	630,683,634	224,519,103	110,664,993	1,503,080,572	0	
	1998	819,860,827	925,457,335	248,690,733	78,513,421	2,072,522,316	10,180,962	UA 403b (A,L5.2+6.3)
	1999	754,883,179	676,625,661	262,311,238	41,695,890	1,735,515,968	32,717,798	UA 403b (A,L5.2+6.3)
	2000	902,167,421	807,627,348	279,902,759	55,021,022	2,044,718,550	15,471,277	UA 403b (A,L5.2+6.3)
	2001	902,534,951	917,437,538	321,097,608	503,753,044	2,644,823,141	877,471	UA 403b (A,L5.2+6.3)
	2002	692,500,394	1,409,947,304	328,355,457	31,912,055	2,462,715,210	1,343,470	UA 403b (A,L5.2+6.3)
	2003	563,347,541	1,580,795,606	425,855,058	30,424,834	2,600,423,039	21,524,800	UA 403b (A,L5.2+6.3)
2004	522,708,579	2,834,016,464	491,073,341	41,902,580	3,889,700,964	7,141,705	UA 403b (A,L5.2+6.3)	
2005	660,228,251	4,319,349,035	579,179,085	194,304,730	5,753,061,101	67,234,192	UA 403b (A,L5.2+6.3)	

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

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2005 Data**

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

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**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2005 Data**

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

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1988 - 2005 Data**

State	Year	Life	Allocated		Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in		Exhibit Line reference
			Annuity	A&H			Allocated	Annuity	
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	
2005	976,273,182	934,981,821	2,565,149,781	0	4,476,404,784		0		
Kentucky	1988	652,323,525	462,752,555	1,001,179,311	-	2,116,255,391		0	
	1989	681,252,108	402,109,921	976,169,464	-	2,059,531,493		0	
	1990	702,834,652	562,093,109	1,028,577,699	-	2,293,505,460		0	
	1991	804,298,095	407,490,577	1,040,899,763	-	2,252,688,435		0	
	1992	863,449,882	477,039,571	1,046,400,494	-	2,386,889,947		0	
	1993	981,759,182	420,968,556	731,975,034	-	2,134,702,772		0	
	1994	1,041,084,278	435,895,513	754,992,840	-	2,231,972,631		0	
	1995	1,118,838,559	505,290,615	775,041,380	-	2,399,170,554		0	
	1996	1,048,384,540	510,101,586	731,273,244	-	2,289,759,370		0	
	1997	1,036,170,128	614,634,514	698,776,603	-	2,349,581,245		0	
	1998	1,016,179,966	498,080,187	837,252,702	-	2,351,512,855		0	
	1999	987,288,799	709,438,478	812,187,543	-	2,508,914,820		0	
	2000	1,006,135,905	670,789,512	952,658,524	-	2,629,583,941		0	
	2001	1,034,106,318	1,286,370,885	999,827,130	-	3,320,304,333		0	
	2002	1,073,349,608	1,410,082,719	898,097,907	-	3,381,530,234		0	
	2003	1,141,455,141	1,328,408,034	936,642,768	0	3,406,505,943		0	
	2004	1,107,634,880	1,170,347,703	968,547,951	0	3,246,530,534		0	
2005	1,110,285,158	1,099,669,233	1,283,024,516	0	3,492,978,907		0		
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	
2005	1,527,128,731	1,518,473,870	2,498,862,101	-	5,544,464,702	44,776,614	A, L2, C2		
Maine	1988	205,589,438	143,683,665	258,670,567	46,145,929	654,089,599		0	
	1989	202,478,234	166,195,355	290,326,059	70,395,054	729,394,702		0	
	1990	211,356,731	222,695,206	312,504,647	43,039,290	789,595,874		0	
	1991	222,499,783	168,234,474	350,523,624	69,681,202	810,939,083		0	
	1992	236,125,111	204,375,146	352,638,718	40,121,545	833,260,520		0	
	1993	238,318,364	172,138,858	322,976,510	55,186,025	788,619,757		0	
	1994	248,769,967	244,794,929	329,123,557	67,038,506	889,726,959		0	
	1995	270,300,977	250,045,083	348,737,618	71,961,672	941,045,350		0	
	1996	266,662,231	195,967,922	353,848,307	114,182,473	930,660,933		0	
	1997	284,860,385	264,033,487	333,331,361	19,887,348	902,112,581		0	
	1998	266,013,103	251,185,254	319,592,654	150,662,978	987,453,989		0	
	1999	348,461,472	290,690,820	328,367,163	50,073,932	1,017,593,387		0	
	2000	297,620,356	356,673,168	315,050,368	25,000,729	994,344,621		0	
	2001	282,813,848	405,279,312	323,524,951	37,673,601	1,049,291,712		0	
	2002	334,023,655	640,376,252	364,934,677	32,454,741	1,371,789,325		0	
2003	320,072,923	522,887,967	371,570,538	50,152,412	1,264,683,840		0		
2004	311,301,627	439,715,909	399,355,879	55,627,947	1,206,001,362		0		
2005	348,452,634	375,814,326	495,094,181	-	1,219,361,141		0		

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1988 - 2005 Data**

State	Year	Life	Allocated		Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in		Exhibit Line reference
			Annuity	A&H			Allocated	Annuity	
Maryland	1988	1,100,513,137	733,179,846	1,872,016,098	-	3,705,709,081		0	
	1989	1,145,229,975	921,665,068	1,988,481,174	-	4,055,376,217		0	
	1990	1,191,463,774	1,117,302,798	2,144,409,308	-	4,453,175,880		0	
	1991	1,263,365,695	1,005,736,364	1,745,723,567	-	4,014,825,626		0	
	1992	1,358,123,602	1,369,609,902	1,635,054,709	-	4,362,788,213		0	
	1993	1,358,348,908	1,012,867,979	1,659,545,557	-	4,030,762,444		0	
	1994	1,405,794,797	1,228,124,274	1,638,518,200	-	4,272,437,271		0	
	1995	1,517,772,500	1,209,099,674	1,645,912,453	-	4,372,784,627		0	
	1996	1,632,127,857	1,080,298,182	1,637,026,483	-	4,349,452,522		0	
	1997	1,588,575,292	1,024,473,490	1,734,491,700	-	4,347,540,482		0	
	1998	1,688,281,538	1,053,738,638	1,795,521,762	-	4,537,541,938		0	
	1999	1,552,397,622	1,349,985,708	1,935,957,228	-	4,838,340,558		0	
	2000	1,718,273,738	1,438,550,088	2,130,025,155	-	5,286,848,981		0	
	2001	1,703,241,352	2,078,864,778	2,254,660,723	-	6,036,766,853		0	
	2002	1,744,145,980	2,629,263,391	2,378,845,571	-	6,752,254,942		0	
	2003	1,870,965,444	3,097,895,350	2,439,223,032	0	7,408,083,826		0	
	2004	1,954,175,819	2,228,188,227	2,492,018,708	0	6,674,382,754		0	
2005	1,965,492,865	2,274,841,052	2,688,549,704	0	6,928,883,621		0		
Massachusetts	1988	1,495,903,361	1,449,017,699	1,099,039,902	-	4,043,960,962		0	
	1989	1,474,726,661	1,432,451,148	1,227,571,030	-	4,134,748,839		0	
	1990	1,540,835,162	2,036,694,415	1,262,552,408	-	4,840,081,985		0	
	1991	1,639,871,965	1,557,117,445	1,302,733,826	-	4,499,723,236		0	
	1992	1,795,643,916	1,468,916,213	1,284,972,004	-	4,549,532,133		0	
	1993	1,773,549,766	1,336,044,258	1,306,814,253	-	4,416,408,277		0	
	1994	1,952,761,854	1,683,031,581	1,351,159,104	-	4,986,952,539		0	
	1995	2,016,029,763	1,636,478,483	1,402,023,700	-	5,054,531,946		0	
	1996	2,126,058,141	1,685,437,475	1,421,531,435	-	5,233,027,051		0	
	1997	2,015,196,332	2,237,016,754	1,447,797,964	-	5,700,011,050		0	
	1998	2,178,082,597	2,045,636,611	1,461,570,316	-	5,685,289,524		0	
	1999	2,251,025,613	1,973,735,739	1,517,335,968	-	5,742,097,320		0	
	2000	2,317,918,323	2,356,065,929	1,564,452,794	-	6,238,437,046		0	
	2001	2,465,063,164	4,309,396,314	1,549,668,704	-	8,324,128,182		0	
	2002	2,394,220,913	5,838,753,349	1,572,629,131	-	9,805,603,393		0	
	2003	2,497,037,709	4,533,721,741	1,623,672,778	-	8,654,432,228		0	
	2004	2,609,697,872	3,606,044,777	1,721,880,477	-	7,937,623,126		0	
2005	2,531,002,994	2,729,911,928	1,857,261,232	-	7,118,176,154		0		
Michigan	1988	1,855,610,143	1,553,938,792	1,453,410,515	1,109,329,044	5,972,288,494		0	
	1989	1,857,049,022	1,735,316,639	1,545,578,978	1,163,623,048	6,301,567,687		0	
	1990	2,000,769,568	1,777,661,274	1,589,421,636	1,362,796,754	6,730,649,232		0	
	1991	2,210,053,550	1,668,950,527	1,581,154,698	1,384,626,158	6,844,784,933		0	
	1992	2,248,287,675	1,792,416,490	1,601,874,646	1,070,650,293	6,713,229,104		0	
	1993	2,485,353,453	1,736,664,084	1,604,167,301	867,041,942	6,693,226,780		0	
	1994	2,978,805,847	2,297,267,431	1,706,897,004	1,011,661,921	7,994,632,203		0	
	1995	2,918,346,470	2,171,776,437	1,859,132,636	1,022,581,380	7,971,836,923		0	
	1996	3,063,404,886	1,979,040,338	1,985,247,343	820,203,637	7,847,896,204		0	
	1997	3,007,994,700	1,957,958,270	2,034,634,179	627,329,550	7,627,916,699		0	
	1998	2,705,992,023	1,898,792,707	2,066,435,426	713,488,177	7,384,708,333		0	
	1999	2,763,504,926	2,594,015,398	2,216,388,274	966,991,661	8,540,900,259		0	
	2000	2,744,918,659	2,813,655,418	2,350,271,075	589,261,451	8,498,106,603		0	
	2001	2,887,372,556	3,677,775,868	2,519,311,845	610,006,815	9,694,467,084		0	
	2002	2,850,227,855	5,533,889,969	2,596,503,507	870,994,054	11,851,615,385		0	
	2003	2,963,186,613	5,222,886,535	2,869,234,562	673,768,879	11,729,076,589		0	
	2004	2,979,157,174	5,118,497,631	3,072,445,243	831,153,682	12,001,253,730		0	
2005	3,108,986,092	3,484,001,258	3,247,417,326	863,608,289	10,704,012,965		0		
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	2,587,566,356	2,776,652,838	379,280,123	7,477,465,653		0	
	2004	1,778,181,090	2,145,415,855	3,058,272,941	352,756,324	7,334,626,210		0	
2005	1,868,080,318	1,774,289,630	3,379,656,672	735,902,246	7,757,928,866		0		

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**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2005 Data**

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

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**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2005 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in Allocated Annuity	Exhibit Line reference
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	
	2005	616,220,934	766,485,503	823,325,958	-	2,206,032,395	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	
	2005	412,156,500	593,862,991	428,512,326	129,230,456	1,563,762,273	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	
	2005	4,002,026,439	4,959,483,318	6,161,664,883	1,319,921,261	16,443,095,901	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	
	2005	448,972,517	412,759,260	573,230,873	0	1,434,962,650	0	

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2005 Data**

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

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

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2005 Data**

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

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**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2005 Data**

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

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**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2005 Data**

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

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1988 - 2005 Data**

State	Year	Life	Allocated			Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in		Exhibit Line reference
			Annuity	A&H				Allocated	Annuity	
Washington	1988	840,791,631	1,043,673,472	591,169,771	437,364,236	2,912,999,110		0		
	1989	807,137,955	1,210,734,505	640,054,085	488,580,358	3,146,506,903		0		
	1990	894,491,367	1,237,761,805	698,740,449	521,619,599	3,352,613,220		0		
	1991	942,705,118	1,153,819,584	779,175,455	668,575,581	3,544,275,738		0		
	1992	978,983,875	1,242,921,040	794,668,027	622,392,323	3,638,965,265		0		
	1993	1,043,427,820	1,103,729,433	858,202,022	691,524,499	3,696,883,774		0		
	1994	1,124,669,859	1,422,941,443	902,566,719	459,774,576	3,909,952,597		0		
	1995	1,162,485,889	1,463,600,440	864,885,764	493,225,941	3,984,198,034		0		
	1996	1,236,711,432	1,266,424,365	905,247,281	369,674,707	3,778,057,785		0		
	1997	1,242,837,207	1,251,259,432	909,853,333	605,162,364	4,009,112,336		0		
	1998	1,232,207,831	1,363,392,378	958,797,014	527,811,650	4,082,208,873		0		
	1999	1,271,654,835	2,316,038,643	1,100,946,533	455,794,281	5,144,434,292		0		
	2000	1,399,369,958	1,872,146,199	1,106,871,192	395,949,555	4,774,336,904		0		
	2001	1,371,867,485	2,318,848,681	1,215,145,558	246,709,902	5,152,571,626		23,723,945	UA 403b (A,L5.2+6.3)	
	2002	1,527,129,090	3,062,591,423	1,289,837,101	134,508,901	6,014,066,515		30,730,343	UA 403b (A,L5.2+6.3)	
	2003	1,539,818,330	2,657,266,249	1,474,547,040	107,950,133	5,779,581,752		30,046,356	UA 403b (A,L5.2+6.3)	
	2004	1,543,364,705	2,441,411,809	1,636,749,017	86,959,788	5,708,485,319		199,140,577	UA 403b (A,L5.2+6.3)	
2005	1,658,829,760	1,799,373,465	1,796,449,633	113,316,782	5,367,969,640		13,305,202	UA 403b (A,L5.2+6.3)		
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	210,735,500	502,025,018	-	1,081,005,805		0		
	1992	376,679,927	242,273,021	512,768,938	-	1,131,721,886		0		
	1993	385,572,008	213,513,375	532,791,316	37,437,552	1,169,314,251		0		
	1994	401,468,979	296,839,571	536,393,798	7,407,963	1,242,110,311		0		
	1995	432,912,350	336,766,379	534,013,201	47,207,038	1,350,898,968		0		
	1996	406,121,463	268,629,892	565,547,539	24,256,408	1,264,555,302		0		
	1997	450,394,807	247,316,630	574,590,966	24,959,051	1,297,261,454		0		
	1998	425,880,377	234,904,435	598,353,464	39,620,560	1,298,758,836		0		
	1999	439,607,030	358,157,424	632,570,244	24,780,900	1,455,115,598		0		
	2000	421,738,324	465,418,152	769,156,991	48,703,323	1,705,016,790		0		
	2001	443,160,277	551,473,481	715,831,125	37,221,022	1,747,685,905		0		
	2002	457,602,656	736,784,338	747,998,515	50,596,014	1,992,981,523		0		
	2003	525,934,077	674,311,246	807,594,236	46,897,551	2,054,737,110		0		
	2004	476,263,138	666,732,372	892,259,815	45,922,666	2,081,177,991		0		
2005	470,023,326	647,375,811	923,470,264	21,479,212	2,062,348,613		0			
Wisconsin	1988	983,454,251	1,187,279,276	1,120,812,622	-	3,291,546,149		0		
	1989	939,877,756	1,340,779,418	1,246,550,050	-	3,527,207,224		0		
	1990	982,868,253	1,455,954,371	1,381,928,234	-	3,820,750,858		0		
	1991	1,076,399,245	1,357,274,758	1,469,942,227	-	3,903,616,230		0		
	1992	1,135,747,271	1,301,215,747	1,571,640,097	-	4,008,603,115		0		
	1993	1,202,592,049	1,112,059,894	1,686,502,690	-	4,001,154,633		0		
	1994	1,268,795,868	1,319,815,450	1,745,011,167	-	4,333,622,485		0		
	1995	1,377,155,879	1,530,405,980	1,767,044,880	-	4,674,606,739		0		
	1996	1,388,187,363	1,123,817,700	2,117,462,093	-	4,629,467,156		0		
	1997	1,330,673,454	1,296,128,142	1,966,606,840	-	4,593,408,436		0		
	1998	1,666,545,855	1,359,800,366	2,701,101,642	-	5,727,447,863		0		
	1999	1,487,871,383	1,571,644,120	2,914,712,068	-	5,974,227,571		0		
	2000	1,430,064,071	1,770,580,874	3,222,048,692	-	6,422,693,637		0		
	2001	1,501,528,707	2,279,654,961	3,549,289,750	-	7,330,473,418		0		
	2002	1,444,948,195	3,123,055,348	3,713,329,481	-	8,281,333,024		0		
	2003	1,655,657,032	2,605,889,350	3,932,606,069	0	8,194,152,451		0		
	2004	1,730,265,571	2,325,831,748	4,064,383,321	0	8,120,480,640		0		
2005	1,765,205,723	1,755,752,897	4,591,263,223	0	8,112,221,843		0			
Wyoming	1988	97,626,321	94,368,976	85,482,029	-	277,477,326		0		
	1989	90,923,902	84,285,866	90,453,608	-	265,663,376		0		
	1990	90,058,438	93,698,389	97,798,492	-	281,555,319		0		
	1991	96,951,799	81,766,219	99,883,708	-	278,601,726		0		
	1992	105,896,069	82,392,605	112,094,162	-	300,382,836		0		
	1993	110,151,591	66,544,761	123,196,590	-	299,892,942		0		
	1994	120,563,305	82,776,199	127,681,818	-	331,021,322		0		
	1995	128,258,372	91,755,805	125,844,578	-	345,858,755		0		
	1996	144,853,471	64,293,629	139,762,212	-	348,909,312		0		
	1997	132,336,804	73,610,903	137,395,545	-	343,343,252		0		
	1998	133,370,742	65,128,698	147,217,331	-	345,716,771		0		
	1999	132,820,331	84,199,803	164,599,319	-	381,619,453		0		
	2000	134,954,407	36,964,454	279,127,327	-	451,046,188		0		
	2001	140,089,330	119,654,633	307,424,423	-	567,168,386		0		
	2002	161,370,610	177,390,092	328,364,747	-	667,125,449		0		
	2003	158,450,513	160,053,167	358,083,018	0	676,586,698		0		
	2004	159,012,531	134,792,266	387,015,674	0	680,820,471		0		
2005	167,391,676	145,690,563	427,144,071	0	740,226,310		0			

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2005 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in Allocated Annuity	Exhibit Line reference
All States	1988	56,388,254,348	47,263,267,591	67,909,694,904	13,003,786,835	<b>184,565,003,678</b>	65,627,302	
	1989	55,236,476,397	51,478,466,586	72,068,971,823	13,398,723,461	<b>192,182,638,267</b>	83,207,030	
	1990	59,745,978,030	59,210,480,857	76,031,191,445	13,185,715,755	<b>208,173,366,087</b>	86,486,025	
	1991	63,124,415,917	54,110,160,997	77,211,223,791	15,049,158,581	<b>209,494,959,286</b>	101,244,119	
	1992	66,782,571,580	56,703,419,959	79,348,307,053	12,888,318,201	<b>215,722,616,793</b>	126,323,239	
	1993	71,523,564,638	48,902,588,001	82,280,654,795	12,195,899,332	<b>214,902,706,766</b>	116,194,692	
	1994	76,465,077,072	64,056,662,631	82,657,912,116	11,394,978,331	<b>234,574,630,150</b>	127,716,287	
	1995	81,386,026,586	65,051,449,590	88,302,485,204	10,670,395,993	<b>245,410,357,373</b>	147,261,114	
	1996	80,118,134,719	56,008,408,418	93,955,094,633	8,691,527,510	<b>238,773,165,280</b>	115,973,403	
	1997	81,291,968,089	60,690,697,981	95,865,833,782	9,343,241,569	<b>247,191,741,421</b>	131,079,061	
	1998	84,536,044,451	58,426,760,693	101,781,346,921	7,868,201,364	<b>252,612,353,429</b>	126,213,567	
	1999	83,270,387,788	78,982,290,908	110,138,309,203	10,556,342,192	<b>282,947,330,091</b>	156,700,755	
	2000	86,513,095,925	87,438,425,121	119,747,691,202	9,908,443,089	<b>303,607,655,337</b>	183,293,590	
	2001	86,584,179,826	119,908,161,439	127,080,474,825	8,805,598,828	<b>342,378,414,918</b>	209,532,372	
	2002	89,188,766,523	159,868,596,257	131,848,549,131	10,010,314,823	<b>390,916,226,734</b>	267,549,817	
	2003	93,464,790,691	144,026,904,375	141,196,916,058	9,954,299,225	<b>388,642,910,349</b>	363,445,310	
	2004	97,758,552,855	128,663,375,509	151,688,095,291	10,309,438,230	<b>388,419,461,885</b>	1,197,005,501	
	2005	99,468,894,303	118,725,592,886	169,255,920,540	14,191,384,899	<b>401,641,792,628</b>	466,169,096	
	<b>Grand Total</b>	<b>1,412,847,179,738</b>	<b>1,459,515,709,799</b>	<b>1,868,368,672,717</b>	<b>201,425,768,218</b>	<b>4,942,157,330,472</b>	<b>4,071,022,280</b>	

**ASSESSMENT AND PREMIUM  
TAX  
OFFSET PROVISIONS**

## **Assessment and Premium Tax Offset Provisions**

The enclosed material was obtained through a cursory review of available information to NOLHGA. 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*

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

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

**State Laws and Provisions Report**

[ current as of June 30, 2006 ]

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

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

**Assessment Classes**

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

**Alaska****Assessment Limits**

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

**Assessment Classes**

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

**Arizona****Assessment Limits**

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

**Assessment Classes**

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

**Arkansas****Assessment Limits**

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

**Assessment Classes**



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

## California

### Assessment Limits

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

### Assessment Classes

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

## Colorado

### Assessment Limits

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

### Assessment Classes

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

## Connecticut

### Assessment Limits

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

### Assessment Classes

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

## Delaware

### Assessment Limits

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

### Assessment Classes

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

## District of Columbia

### Assessment Limits

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

**Assessment Classes**

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

**Florida****Assessment Limits**

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

**Assessment Classes**

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

**Georgia****Assessment Limits**

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

**Assessment Classes**

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

**Hawaii****Assessment Limits**

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

**Assessment Classes**

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

**Idaho****Assessment Limits**

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

**Assessment Classes**

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

**Illinois****Assessment Limits**

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

**Assessment Classes**

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

insurer.

## Indiana

### Assessment Limits

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

### Assessment Classes

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

## Iowa

### Assessment Limits

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

### Assessment Classes

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

## Kansas

### Assessment Limits

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

### Assessment Classes

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

## Kentucky

### Assessment Limits

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

### Assessment Classes

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

## Louisiana

### Assessment Limits

LSA-R.S. 22:1395.8.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-A. Two classes of assessments: Class A assessments for administrative costs and other general expenses (whether or not related to a particular impaired or insolvent insurer); and Class B assessments to the extent necessary to carry out the powers and duties of the association with regard to an impaired or an insolvent insurer. Amended effective 9/17/05.

## **Maryland**

### **Assessment Limits**

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

### **Assessment Classes**

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

## **Massachusetts**

### **Assessment Limits**

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

### **Assessment Classes**

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

## **Michigan**

### **Assessment Limits**

§500.7709(8). Two percent (2%) of the 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 preceding the impairment or insolvency. §26.1-38.1-06.8.b. If two or more assessments are authorized in one calendar year with respect to insurers that become impaired or insolvent in different calendar years, the average annual premiums for purposes of the aggregate assessment percentage limitation must be equal and limited to the higher of the three-year average annual premiums for the applicable subaccount or account as calculated. Amended effective 8/1/99

**Assessment Classes**

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

## Ohio

### Assessment Limits

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

### Assessment Classes

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

## Oklahoma

### Assessment Limits

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

### Assessment Classes

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

## Oregon

### Assessment Limits

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

### Assessment Classes

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

## Pennsylvania

### Assessment Limits

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

### Assessment Classes

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

## Puerto Rico

### Assessment Limits

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

### Assessment Classes

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

## Rhode Island

**Assessment Limits**

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

**Assessment Classes**

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

**South Carolina****Assessment Limits**

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

**Assessment Classes**

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

**South Dakota****Assessment Limits**

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

**Assessment Classes**

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

**Tennessee****Assessment Limits**

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

**Assessment Classes**

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

**Texas****Assessment Limits**

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

**Assessment Classes**

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

**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*

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

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

<sup>2</sup> Illinois' tax offset provision expired on January 1, 2003.

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.)*

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

**State Laws and Provisions Report**

[ current as of June 30, 2006 ]

**Tax Offsets****Alabama**

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

**Alaska**

No provision.

**Arizona**

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

**Arkansas**

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

**California**

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

**Colorado**

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

**Connecticut**

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

**Delaware**

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

**District of Columbia**

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

**Florida**

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

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

### Georgia

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

### Hawaii

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

### Idaho

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

### Illinois

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

### Indiana

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

### Iowa

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

### Kansas

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

### Kentucky

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

### Louisiana

LSA-R.S. 22:1395.12.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

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

### Maryland

No provision.

### Massachusetts

§146B(13)(A). Yes. Up to 10% of assessment amount may be offset for next five years;

covers all assessments but administrative expenses. Total offsets of all member insurers against premium, excise, franchise, or income tax may not exceed \$3 million per year. Carry forward of offset is permitted when cap is exceeded.

#### **Michigan**

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

#### **Minnesota**

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

#### **Mississippi**

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

#### **Missouri**

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

#### **Montana**

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

#### **Nebraska**

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

#### **Nevada**

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

#### **New Hampshire**

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

#### **New Jersey**

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

#### **New Mexico**

No provision.

#### **New York**

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

#### **North Carolina**

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

#### **North Dakota**

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

#### **Ohio**

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

#### **Oklahoma**

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

#### **Oregon**

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

#### **Pennsylvania**

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

#### **Puerto Rico**

No provision.

#### **Rhode Island**

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

#### **South Carolina**

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

#### **South Dakota**

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

#### **Tennessee**

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

#### **Texas**

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



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

#### 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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