

December 7, 2012

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. 35R – Revised Guaranty Fund and Other Assessments (finalized March 2000 by the NAIC, revised October 2010) 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, 2011). Please review the comments at the beginning of each section for a clearer understanding of the data and the limitations inherent in these estimates.

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

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

Sincerely,



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

Enclosure

Overview

General Comments

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

- **Overview** – lists insolvencies by certain categories and contains summary totals for each category. Generally, these are multi-state cases in which NOLHGA was involved. Costs may include amounts needed to fund assumption reinsurance transactions, claims paid directly by guaranty associations, expenses incurred by NOLHGA and guaranty associations and assets actually received from estates. Note the following general classifications:
 - ***Pre-Liquidation Cases***
Companies listed in this category are under some form of oversight (conservation, rehabilitation, etc.) by state insurance departments but have NOT been placed into liquidation nor has a final order of liquidation with funding of insolvency been obtained. Costs estimates are based on available information regarding policy liabilities and available estate assets, if any. Companies will need to decide whether or not they wish to establish an accrual for these cases since neither SSAP No. 35R or SOP 97-3 appear to require an accrual until a final order of liquidation is obtained.
 - ***Open Insolvencies***
The insolvencies listed are those that are still in an “open” status. These cases may be involved in the development of an assumption reinsurance agreement which has closed (or is anticipated to close in the near future); an assumption reinsurance agreement that requires funding to occur in the near future (or funding is anticipated to occur over a number of years beyond the current period) or may have closed blocks of business which will be administered indefinitely by guaranty associations and claims will simply be in a run-off status.
 - ***Closed***
This category lists those costs associated with assumption reinsurance agreements that have been closed or outstanding claims benefits have essentially been funded by Guaranty Associations. Guaranty associations may still incur costs related to covered obligations.
 - ***Estates Closed***
This category lists those costs associated with estates that have had court orders issued to close the estate. No further costs or recoveries other than minor amounts are anticipated.
 - ***Released from Oversight***
This category lists those cases which were under some form of Insurance Department oversight (whether referred to as supervision, conservation, rehabilitation, receivership, etc.) and did not proceed to a liquidation status. The cases are eventually released from Department oversight. Blocks of business are generally disposed of without GA funding. Guaranty association costs should be minimal and are generally limited to expenses involved in monitoring the cases.
 - ***Other Key Points***
Provides general comments related to specific insolvencies.
- **Anticipated Funding Schedule**
This section contains Anticipated Funding Schedules for certain insolvencies for which Guaranty Association funding occurs over a period of time extending beyond year-end 2012. **Particular attention should be given to these insolvencies since Guaranty Associations may fund their participation in an assumption reinsurance agreement through a variety of methods (such as the use of a promissory note or borrowed funds to accommodate capacity limitations or the economic benefit to member companies), and it is likely that the timing of actual assessments will not coincide with the enclosed schedules. Please note Executive Life Insurance Company is the only insolvency currently included in this schedule.**

General Comments (continued)

- **Specific Insolvency Costs and Assessment Information**

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

In addition, this information

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

- **Assessable Premiums 1988 -2011**

This section contains the Total Assessable Premiums for the period 1988 through 2011, by state, by account, by year. The data is obtained from the final Assessment Data Surveys filed by member companies. The data may be used to estimate your company's pro-rata share of the estimated costs for all insolvencies. This may be accomplished by calculating your share of the assessable premiums and applying that factor to the estimated insolvency costs.

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

This report contains general information regarding assessment and premium tax offset provisions by state as of fall 2012.

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, 2012												Assessments Called (Billed) or Refunded as of December 31, 2011								
NAIC Code	Domicile	Rehabilitation Date	Liquidation Date	Estate Closing Date	Life	Allocated Annuity	A&H	Unallocated Annuity	Total Report 2012	Total Report 2011	Change	Life		Allocated Annuity		A&H		Allocated Annuity		
												Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
Overview "Pre-Liquidation" Insolvencies																				
American Community Mutual Ins. Co.	60305	MI	4/8/2010			3,149	0	261,670	0	264,819	0	264,819	0	0	0	0	0	0	0	0
American Network Ins. Co.	81078	PA	1/6/2009			0	0	256,614,397	0	256,614,397	119,146,047	137,468,350	0	0	0	0	0	0	0	0
Executive Life Ins. Co. of New York	61913	NY	4/23/1991	4/16/2012		0	742,306,030	0	0	742,306,030	739,149,780	3,156,249	0	0	0	0	0	0	0	0
Lumbermens Mutual	22977	IL	7/2/2012				No Data Available		0	0	0	0	0	0	0	0	0	0	0	0
Monarch Life Ins. Co.	66265	MA	6/9/1994			212,642	93,934	208,210	0	514,786	514,786	0	5,138	490	228	0	304	0	0	0
Penn Treaty Network	63282	PA	1/6/2009			0	0	2,061,551,654	0	2,061,551,654	1,621,806,659	439,744,995	0	0	0	0	0	0	0	0
Shenandoah Life Ins. Co.	68845	VA	2/12/2009			228,037	185,862	151,251	0	565,149	565,149	0	0	0	0	0	0	0	0	0
Total "Pre-Liquidation"						443,827	742,585,825	2,318,787,182	0	3,061,816,835	2,480,617,272	581,199,562	5,138	490	228	0	304	0	0	0
Overview "Open" Insolvencies																				
Booker T Washington Ins Co Inc	61468	AL	2/22/2006	5/5/2010		23,467,175	0	23,831	0	23,491,006	22,052,791	1,438,215	0	0	0	0	0	0	0	0
Executive Life Ins. Co.	63010	CA	4/11/1991	12/6/1991		1,191,699,284	1,735,002,367	0	31,571,626	2,958,273,278	2,902,984,463	55,288,815	1,054,390,157	500,000	1,322,679,437	50,963,161	590,625	0	42,365,781	20,669,527
Golden State Mutual Life Ins Co	63924	CA	6/24/2010	1/28/2011		1,159,769	0	0	0	1,159,769	981,974	177,795	0	0	0	0	0	0	0	0
Imerica Life and Health Ins. Co.	63533	AR	11/18/2009	5/3/2010		0	0	13,445,884	0	13,445,884	12,448,660	997,224	0	0	0	0	2,002,182	0	0	0
Life & Health Ins. Co. of America	77887	PA	7/2/2004		11/27/2007	743,224	0	35,533,133	0	36,276,357	35,782,633	493,724	247,961	0	529	0	36,276,357	1,100,000	0	0
Lincoln Memorial Life Ins. Co.	69833	TX	5/14/2008	9/22/2008	See Special Memo	282,856,487	815,804	0	0	283,672,292	309,890,665	(26,218,374)	89,028,580	0	0	0	0	0	0	0
Medical Savings Ins. Co.	74217A	IN	12/1/2008	2/26/2009		0	0	23,111,811	0	23,111,811	22,504,500	607,311	0	0	0	0	16,529,400	31,891	0	0
Memorial Service Life Ins. Co.	74926	TX	5/14/2008	9/22/2008		109,836,161	0	0	0	109,836,161	116,963,571	(7,127,410)	91,939,000	0	0	0	0	0	0	0
National States Ins. Co.	60593	MO	4/1/2010	11/15/2010		(85,677)	0	130,240,263	0	130,154,586	128,889,363	1,265,223	535,000	0	265,000	0	21,454,893	0	0	0
Standard Life Ins Co of IN	69051	IN	12/18/2008	7/26/2012		0	2,821,100	0	0	2,821,100	2,669,541	151,559	0	0	0	0	0	0	0	0
Universal Life Ins Co	70157	AL	4/24/2009	5/5/2010		10,471,545	0	(1,593)	0	10,469,952	10,123,541	346,411	0	0	0	0	0	0	0	0
Total "Open"						1,620,147,970	1,738,639,272	202,353,328	31,571,626	3,592,712,195	3,565,291,703	27,420,492	1,236,140,698	500,000	1,322,944,966	50,963,161	45,196,902	1,131,891	42,365,781	20,669,527
Overview "Closed" Insolvencies																				
American Chambers Life Ins. Co.	75914	OH	3/13/2000	5/8/2000		79,494	0	33,466,019	0	33,545,513	34,933,796	(1,388,283)	253,143	4,500	0	0	58,671,953	5,083,911	0	0
Andrew Jackson Life Ins. Co.	60968	MS	2/10/1992	3/26/1993		24,384,131	6,334,842	75,352	0	30,794,325	30,797,492	(3,167)	28,735,867	0	10,977,686	50,403	0	0	3,735,647	0
Benicorp Ins. Co.	69752	IN	8/9/2007	10/5/2007		13,210	0	29,098,486	0	29,111,696	33,313,819	(4,202,123)	0	0	0	0	34,703,991	0	0	0
Centennial Life Ins. Co.	61654	KS	2/4/1998	5/27/1998		15,763	0	67,774	0	83,537	681,644	(598,104)	793,564	687,271	100,000	50,000	19,664,517	13,327,452	0	0
Consumers United Ins. Co.	62278	DE	2/9/1993	5/5/1994		1,116,578	8,405,024	5,567,172	0	15,088,774	15,160,251	(71,478)	868,884	258,055	5,279,053	275,537	12,212,190	3,611,951	40	4
Family Guaranty Life Ins. Co.	75302	MS	5/10/1999	6/29/1999		24,937,419	0	0	0	24,937,419	24,930,096	7,323	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		4,709,508	4,463,707	0	0	9,173,215	9,170,121	3,093	7,965,000	2,925,000	885,000	325,000	0	0	0	0
First National Life Ins. Co. of America	63525	MS	5/10/1999	6/29/1999		2,495,911	22,571,548	0	0	25,067,459	25,046,794	20,665	18,270,153	5,669,219	18,925,424	1,805,281	0	0	0	0
Franklin American Life Ins. Co.	68489	TN	5/11/1999	10/26/1999		282,312	62,480	0	0	344,793	327,812	16,981	1,242,916	0	89,000	0	0	0	0	0
Franklin Protective Life Ins. Co.	98655	MS	5/10/1999	6/29/1999		12,719,777	3,867,246	0	0	16,587,023	16,581,104	5,918	5,884,152	0	2,082,992	0	52,921	0	0	0
International Financial Services Life Ins. Co.	64084	MO	5/12/1999	11/30/1999		1,125,332	721,986	0	0	1,847,318	1,843,800	3,518	4,602,083	2,675,000	277,880	0	152,528	125,000	0	0
Investors Equity Life Ins. Co. of HI, LTD	64874	HI	6/24/1994	12/29/1994		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
Legion Ins. Co.	24422	PA	3/28/2002	7/28/2003		0	0	1,131,070	0	1,131,070	1,424,061	(292,990)	0	0	0	0	584,325	0	0	0
London Pacific Life & Annuity Co.	68934	NC	8/6/2002	9/30/2004		0	97,443,240	0	0	97,443,240	97,442,614	627	700,638	0	87,875,660	2,013,000	0	1,716,536	0	0
National Heritage Life Ins. Co.	97284	DE	5/25/1994	11/21/1995		5,553,900	147,135,191	0	0	152,689,091	157,535,760	(4,846,669)	13,267,750	252,755	236,361,567	21,694,354	0	0	2,585,649	0
Old Standard Life Ins. Co.	88579	ID	3/2/2004	4/15/2009			No Data Available, sold without GA involvement		0	0	0	0	0	0	0	0	0	0	0	0
Reliance Ins. Co.	24457	PA	5/29/2001	10/3/2001		0	0	13,899,267	0	13,899,267	13,880,002	19,266	151,260	0	0	0	6,470,687	0	0	0
Universe Life Ins. Co.	70181	ID	3/5/1996	12/4/1998		0	0	9,891,060	0	9,891,060	9,885,553	5,508	122,316	718	5,000	0	7,662,381	851,692	0	0
Villanova Ins. Co.	19577	PA	3/28/2002	7/28/2003		0	0	24,473	0	24,473	22,921	1,552	0	0	0	0	400,000	0	0	0
Total "Closed"						77,433,335	310,632,153	93,220,674	0	481,286,162	492,604,524	(11,318,362)	124,269,326	33,472,280	390,334,969	37,456,850	152,307,724	36,216,542	7,840,136	4

Total All Insolvencies Summary by State

	Estimated Net Costs as of September 30, 2012					Assessments Called (Billed) or Refunded as of December 31, 2011							
	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	48,760,003	32,241,126	9,527,580	0	90,528,709	22,368,855	0	33,937,732	0	2,060,000	0	0	0
Alaska	683,351	5,979,896	964,771	(512)	7,627,505	2,063,342	454,500	5,597,169	333,181	253,415	56,000	2,428,923	29
Arizona	26,269,092	41,787,253	101,774,483	0	169,830,828	38,214,894	0	38,206,946	0	13,235,267	0	0	0
Arkansas	16,684,608	12,022,385	8,838,593	52,349	37,597,935	25,621,978	0	0	0	9,736,334	0	0	0
California	299,790,620	494,261,512	378,063,881	0	1,172,116,013	288,656,930	41,665,000	408,728,212	23,273,000	20,293,800	11,275,000	0	0
Colorado	901,228	9,851,513	54,822,351	0	65,575,092	9,594,556	18,410,470	18,978,248	39,239,670	9,778,366	5,532,143	0	0
Connecticut	(6,746)	25,124,446	24,818,160	(1,107)	49,934,753	4,732,230	4,154,158	3,712,000	3,421,902	0	0	1,445,000	1,444,994
Delaware	4,826,399	16,822,195	3,916,932	332,926	25,898,452	7,876,303	0	16,525,910	0	2,435,000	0	984,787	0
Dist. of Columbia	113,607	309,278	366,041	0	788,926	584,826	512,527	1,754,248	1,539,695	630,000	259,707	0	0
Florida	117,581,237	207,572,257	414,299,762	5,732	739,458,988	125,602,575	0	224,779,838	142,450	32,600,000	0	0	0
Georgia	30,199,646	37,300,449	91,865,896	2,375,906	161,741,896	43,275,908	0	44,189,138	584,662	6,131,986	64,528	5,870,582	(32,978)
Hawaii	28,407,165	37,903,710	2,556,211	0	68,867,085	47,538,543	21,042,109	41,818,128	15,586,534	11,882,875	11,503,683	0	0
Idaho	8,396,553	10,857,244	7,566,462	0	26,820,259	11,714,705	2,699,795	9,940,276	0	1,164,135	0	0	0
Illinois	153,160,086	177,176,670	103,891,738	8,843,657	443,072,151	186,389,738	37,995,670	204,402,147	102,145,755	39,730,000	14,448,240	77,450,410	59,759,367
Indiana	33,281,228	55,297,805	36,931,724	4,768,066	130,278,823	29,600,051	5,000,000	74,412,620	4,999,960	25,209,164	0	0	0
Iowa	37,977,022	38,031,849	67,868,916	40,044	143,917,831	26,259,122	0	35,314,908	0	1,795,360	0	1,280,000	0
Kansas	43,409,253	17,653,040	12,572,755	0	73,635,048	26,036,000	0	19,115,000	0	1,650,000	0	0	0
Kentucky	24,070,280	26,311,714	39,513,472	0	89,895,467	41,408,857	15,572,328	26,083,730	4,334,688	6,909,411	1,053,336	0	0
Louisiana	7,992,418	6,197,053	19,505,727	0	33,695,198	8,103,508	0	14,413,707	0	15,638,832	0	0	0
Maine	597,062	1,875,922	1,044,929	62,899	3,580,812	2,172,639	0	1,159,361	0	175,000	0	0	0
Maryland	20,085,215	33,530,727	29,229,879	5,596,823	88,442,644	37,317,287	0	31,352,121	0	1,700,000	0	0	0
Massachusetts	45,054,609	45,963,695	2,790,881	0	93,809,184	40,615,000	2,125,000	33,291,000	700,000	5,456,000	1,475,000	0	0
Michigan	10,410,346	55,671,113	30,239,408	3,294,614	99,615,481	23,920,700	13,088,981	70,299,300	10,100,034	0	0	34,158,333	29,297,170
Minnesota	17,479,500	63,127,028	5,264,186	2,516,107	88,386,820	24,063,000	2,144,001	120,079,500	24,707,255	418,500	0	5,700,000	0
Mississippi	65,932,686	19,013,429	14,845,954	93,991	99,886,060	50,334,095	14,626	20,172,600	0	15,534,678	30,041	6,850,139	0
Missouri	179,021,215	36,884,040	28,362,453	29,058	244,296,765	70,030,272	0	37,285,110	0	8,479,499	0	0	0
Montana	4,452,593	6,899,659	4,690,245	0	16,042,497	8,060,287	0	7,723,955	0	2,024,840	0	0	0
Nebraska	16,526,730	16,023,806	29,467,203	0	62,017,739	11,938,351	532,785	16,775,339	293,315	5,083,700	5,700,000	0	0
Nevada	13,314,669	9,733,030	13,398,826	0	36,446,525	12,262,827	337,000	8,197,685	69,630	11,839,600	178,000	0	0
New Hampshire	562,313	2,318,646	5,471,778	606,592	8,959,328	2,023,542	563,123	1,732,000	996,376	210,000	0	0	0
New Jersey	38,586,489	109,873,627	147,873,028	4,575,730	300,908,875	42,795,487	6,392,387	48,704,985	9,136,428	1,325,000	151,039	23,104,352	11,865,605
New Mexico	5,163,497	10,352,252	9,222,345	0	24,738,095	4,924,513	120,000	5,790,919	0	527,555	0	0	0
New York	60,562	479,729,336	(98,025)	(6,578)	479,685,295	91,500,000	54,000,000	0	0	0	0	0	0
North Carolina	43,943,554	98,441,697	85,341,866	224,161	227,951,278	48,827,217	7,163,500	98,747,783	16,243,750	2,310,000	0	0	0
North Dakota	4,071,312	7,228,842	5,982,137	28,706	17,310,997	4,999,898	423,000	7,798,336	277,400	3,253,092	924,599	104,738	0
Ohio	53,264,312	62,977,404	45,201,884	2,309,045	163,752,646	46,900,000	0	54,445,000	0	7,865,000	0	7,875,000	0
Oklahoma	34,501,980	34,810,998	15,399,468	0	84,712,446	40,234,843	14,366,850	33,193,738	5,507,650	13,495,550	7,752,000	0	0
Oregon	17,504,831	20,000,852	9,052,777	0	46,558,459	19,068,901	0	20,140,366	0	1,688,644	0	0	0
Pennsylvania	72,505,774	397,126,879	261,358,882	1,546,153	732,537,688	155,432,407	0	232,347,862	0	2,553,470	0	100,058,938	0
Puerto Rico	698,249	567,309	(7,482)	0	1,258,077	622,778	0	387,497	0	108,788	0	0	0
Rhode Island	3,582,421	26,602,664	2,009,969	0	32,195,054	2,864,837	0	16,281,497	0	428,700	0	0	0
South Carolina	21,826,283	30,733,463	21,138,002	0	73,697,748	22,736,843	0	28,314,306	0	2,700,000	0	0	0
South Dakota	7,518,561	5,198,907	28,810,158	0	41,527,627	10,700,802	3,424,511	7,530,701	2,698,921	4,091,897	1,475,000	0	0
Tennessee	37,290,099	31,093,916	49,119,557	0	117,503,572	32,793,000	0	41,502,000	0	7,866,000	0	0	0
Texas	233,030,544	194,025,719	143,771,903	14,460,458	585,288,624	284,586,803	40,567,051	142,668,069	16,932,156	52,313,796	18,088,924	0	0
Utah	9,454,982	8,939,114	9,814,913	243,807	28,452,817	16,880,549	7,669,846	12,534,100	4,124,184	1,603,796	0	3,050,000	4,549,252
Vermont	177,301	1,051,361	9,433,819	(3,802)	10,658,679	428,664	0	519,856	0	177,500	0	0	0
Virginia	13,672,124	34,099,860	149,229,682	0	197,001,666	23,738,697	9,858,881	33,317,690	15,978,803	3,958,086	1,787,431	0	0
Washington	38,149,171	78,808,548	118,079,203	2,167,325	237,204,247	53,933,397	10,230,633	62,105,810	2,094,396	10,836,516	2,646,855	7,600,000	5,000,000
West Virginia	2,929,889	9,250,899	3,402,457	0	15,583,245	6,818,408	4,048,871	10,179,699	5,230,641	4,642,781	5,464,841	51,813	0
Wisconsin	30,480,471	58,483,128	18,893,267	79,827	107,936,693	32,700,000	0	45,050,000	0	0	0	0	0
Wyoming	4,063,204	6,133,431	1,857,077	0	12,053,712	4,338,084	0	7,339,821	0	845,787	0	0	0
Other	1	6,018,085	18,153	0	6,036,239	0	0	0	0	0	0	0	0
Total	1,928,409,598	3,255,290,783	2,679,376,237	54,241,976	7,917,318,594	2,176,207,049	324,577,603	2,478,878,033	310,692,436	374,647,720	89,866,367	278,013,015	111,883,439

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		
Alabama	2,654	33,644	7,024,810	0	7,061,108	American Community Mutual Ins. Co.	264,819
Alaska	616	17,421	925,267	0	943,303	American Network Ins. Co.	256,614,397
Arizona	6,090	1,259,001	97,565,503	0	98,830,594	Executive Life Ins. Co. of New York	742,306,030
Arkansas	2,126	2,900,350	5,020,899	0	7,923,376	Lumbermens Mutual	0
California	23,951	21,654,877	367,789,646	0	389,468,475	Monarch Life Ins. Co.	514,786
Colorado	4,965	1,645,723	46,380,312	0	48,031,000	Penn Treaty Network	2,061,551,654
Connecticut	5,600	24,982,630	24,756,046	0	49,744,276	Shenandoah Life Ins. Co.	565,149
Delaware	708	1,034,968	2,447,700	0	3,483,376		
Dist. of Columbia	1,190	8,034	356,317	0	365,541	Total	3,061,816,835
Florida	43,400	274,785	331,990,479	0	332,308,663	Per state breakdown	3,061,816,835
Georgia	16,604	5,300,308	60,988,822	0	66,305,734		0
Hawaii	1,469	170,325	2,589,493	0	2,761,287		
Idaho	523	345,868	7,033,790	0	7,380,180		
Illinois	9,671	21,251,834	81,506,137	0	102,767,642		
Indiana	7,552	1,185,187	20,269,034	0	21,461,773		
Iowa	3,749	3,756,486	65,948,739	0	69,708,974		
Kansas	3,279	16,194	10,099,525	0	10,118,998		
Kentucky	3,833	987,968	23,469,343	0	24,461,143		
Louisiana	10,242	11,347	11,559,721	0	11,581,311		
Maine	1,140	1,311,402	997,708	0	2,310,250		
Maryland	9,124	7,275,383	27,201,913	0	34,486,421		
Massachusetts	9,637	41,494	626,556	0	677,687		
Michigan	17,379	12,802,392	29,239,196	0	42,058,968		
Minnesota	3,863	3,635,013	4,830,893	0	8,469,768		
Mississippi	3,156	655,678	7,115,954	0	7,774,787		
Missouri	5,851	29,118	10,306,034	0	10,341,003		
Montana	529	765,701	3,182,965	0	3,949,194		
Nebraska	2,552	559,473	25,365,989	0	25,928,014		
Nevada	1,609	604,001	5,288,814	0	5,894,424		
New Hampshire	1,553	1,882,122	5,277,693	0	7,161,368		
New Jersey	6,850	56,848,575	147,438,304	0	204,293,729		
New Mexico	2,200	262,847	8,395,515	0	8,660,562		
New York	27,001	479,974,219	39,818	0	480,041,039		
North Carolina	37,090	14,810,120	81,761,579	0	96,608,789		
North Dakota	106	595	2,626,155	0	2,626,856		
Ohio	25,278	5,463,134	26,683,639	0	32,172,052		
Oklahoma	4,620	211,234	10,692,812	0	10,908,666		
Oregon	2,162	38,684	7,733,961	0	7,774,807		
Pennsylvania	29,345	42,942,081	259,568,333	0	302,539,759		
Puerto Rico	463	51,441	14	0	51,918		
Rhode Island	748	4,515,146	1,848,120	0	6,364,014		
South Carolina	13,324	971,809	14,759,599	0	15,744,731		
South Dakota	850	353,726	25,338,957	0	25,693,534		
Tennessee	10,614	1,687,377	41,865,567	0	43,563,558		
Texas	28,164	198,228	113,573,722	0	113,800,114		
Utah	1,446	669,579	9,565,808	0	10,236,834		
Vermont	568	872,382	9,397,036	0	10,269,986		
Virginia	29,286	2,808,043	145,956,608	0	148,793,937		
Washington	7,393	5,259,290	104,954,628	0	110,221,310		
West Virginia	2,268	2,113,922	2,885,984	0	5,002,173		
Wisconsin	9,186	48,871	15,160,012	0	15,218,069		
Wyoming	251	67,709	1,383,317	0	1,451,277		
Other	0	6,018,085	2,397	0	6,020,482		
Total	443,827	742,585,825	2,318,787,182	0	3,061,816,835		
		State Breakdown Not Available					
None							
Total	443,827	742,585,825	2,318,787,182	0	3,061,816,835		

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		
Alabama	43,216,629	22,286,445	379,529	0	65,882,603	Booker T Washington Ins Co Inc	23,491,006
Alaska	551,326	5,682,464	1,610	0	6,235,400	Executive Life Ins. Co.	2,958,273,278
Arizona	21,471,595	24,175,651	2,296,660	0	47,943,906	Golden State Mutual Life Ins Co	1,159,769
Arkansas	14,404,509	6,429,469	146,434	52,344	21,032,757	Imerica Life and Health Ins. Co.	13,445,884
California	281,727,234	450,106,260	2,734,843	0	734,568,336	Life & Health Ins. Co. of America	36,276,357
Colorado	371,560	17,987	5,416,327	0	5,805,874	Lincoln Memorial Life Ins. Co.	283,672,292
Connecticut	48,455	49,794	0	0	98,249	Medical Savings Ins. Co.	23,111,811
Delaware	4,020,603	4,122,730	8,596	100,763	8,252,692	Memorial Service Life Ins. Co.	109,836,161
Dist. of Columbia	11,242	612	(1,120)	0	10,734	National States Ins. Co.	130,154,586
Florida	99,682,149	107,800,175	70,563,590	0	278,045,914	Standard Life Ins Co of IN	2,821,100
Georgia	27,361,926	24,286,129	22,438,522	2,261,234	76,347,812	Universal Life Ins Co	10,469,952
Hawaii	27,042,972	17,493,380	44,371	0	44,580,722		
Idaho	7,845,540	8,241,998	(122,756)	0	15,964,781	Total	3,592,712,195
Illinois	123,523,197	109,291,908	14,145,823	6,416,771	253,377,699	Per state breakdown	3,592,712,195
Indiana	25,462,187	28,051,387	3,426,304	13,043	56,952,922		0
Iowa	32,440,585	22,041,071	675,095	40,023	55,196,774		
Kansas	42,102,745	10,996,891	715,031	0	53,814,667		
Kentucky	22,542,772	23,262,141	14,702,872	0	60,507,785		
Louisiana	2,829,260	13,007	1,227,260	0	4,069,528		
Maine	5,767	5,289	(857)	0	10,200		
Maryland	18,081,779	20,473,484	1,463,664	5,596,339	45,615,267		
Massachusetts	41,425,959	42,741,588	0	0	84,167,547		
Michigan	238,261	354,183	593,466	(84,404)	1,101,506		
Minnesota	14,731,509	36,070,061	53,387	10,387	50,865,345		
Mississippi	19,372,572	5,823,995	1,179,963	93,910	26,470,440		
Missouri	176,217,751	26,641,437	11,640,341	0	214,499,528		
Montana	3,737,262	3,779,278	318,760	0	7,835,301		
Nebraska	14,233,139	7,011,906	2,647,137	0	23,892,182		
Nevada	12,864,576	7,322,435	3,986,844	0	24,173,856		
New Hampshire	0	244	0	0	244		
New Jersey	20,055,667	51,556,894	0	1,111,687	72,724,247		
New Mexico	4,248,528	8,048,057	642,153	0	12,938,737		
New York	0	0	0	0	0		
North Carolina	30,445,054	67,861,466	2,624,818	0	100,931,338		
North Dakota	3,299,525	5,043,979	2,149,833	28,706	10,522,044		
Ohio	43,446,047	37,483,929	11,392,299	1,818,639	94,140,914		
Oklahoma	24,106,148	18,486,110	606,393	0	43,198,651		
Oregon	15,455,073	17,293,293	181,601	0	32,929,967		
Pennsylvania	48,581,201	172,998,997	1,033,689	0	222,613,888		
Puerto Rico	649,132	515,875	0	0	1,165,006		
Rhode Island	3,240,744	21,836,166	0	0	25,076,910		
South Carolina	16,715,155	21,942,040	4,222,374	0	42,879,570		
South Dakota	6,771,440	2,831,454	1,982,311	0	11,585,206		
Tennessee	30,572,834	16,190,451	2,573,380	0	49,336,665		
Texas	222,124,185	136,998,667	6,891,222	11,625,180	377,639,254		
Utah	8,773,269	6,917,214	50,888	240,258	15,981,629		
Vermont	1,927	352	0	0	2,279		
Virginia	10,394,448	19,804,347	2,460,550	0	32,659,344		
Washington	33,374,244	58,787,050	1,894,531	2,166,919	96,222,743		
West Virginia	1,823,717	3,688,910	20,656	0	5,533,283		
Wisconsin	15,395,341	52,135,360	2,944,878	79,827	70,555,406		
Wyoming	3,109,228	3,645,261	56	0	6,754,545		
Other	0	0	0	0	0		
Total	1,620,147,970	1,738,639,272	202,353,328	31,571,626	3,592,712,195		
State Breakdown Not Available							
None							
Total	1,620,147,970	1,738,639,272	202,353,328	31,571,626	3,592,712,195		

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		
Alabama	1,274,172	2,041,437	524,268	0	3,839,876	American Chambers Life Ins. Co.	33,545,513
Alaska	1,833	34,858	32,517	0	69,208	Andrew Jackson Life Ins. Co.	30,794,325
Arizona	292,567	3,203,852	687,898	0	4,184,317	Benicorp Ins. Co.	29,111,696
Arkansas	538,528	1,131,017	3,042,834	0	4,712,379	Centennial Life Ins. Co.	83,537
California	402,792	13,848,901	3,533,103	0	17,784,796	Consumers United Ins. Co.	15,088,774
Colorado	83,780	3,621,515	1,649,339	0	5,354,634	Family Guaranty Life Ins. Co.	24,937,419
Connecticut	1,386	6,393	64,043	0	71,822	Farmers and Ranchers Life Ins. Co.	9,173,215
Delaware	582,633	10,979,572	1,364,822	0	12,927,028	First National Life Ins. Co. of America	25,067,459
Dist. of Columbia	24,644	276,192	7,563	0	308,398	Franklin American Life Ins. Co.	344,793
Florida	3,006,024	61,798,617	3,566,245	0	68,370,886	Franklin Protective Life Ins. Co.	16,587,023
Georgia	538,307	3,606,270	3,603,210	0	7,747,787	International Financial Services Life Ins. Co.	1,847,318
Hawaii	24,919	19,936,913	(80,388)	0	19,881,444	Investors Equity Life Ins. Co. of HI, LTD	19,626,888
Idaho	13,920	203,859	434,640	0	652,420	Legion Ins. Co.	1,131,070
Illinois	75,510	3,310,022	2,749,012	0	6,134,545	London Pacific Life & Annuity Co.	97,443,240
Indiana	264,438	12,784,421	12,150,628	0	25,199,486	National Heritage Life Ins. Co.	152,689,091
Iowa	604,539	6,648,061	790,236	0	8,042,835	Old Standard Life Ins. Co.	0
Kansas	84,454	2,031,646	1,578,238	0	3,694,337	Reliance Ins. Co.	13,899,267
Kentucky	65,246	685,384	317,975	0	1,068,605	Universe Life Ins. Co.	9,891,060
Louisiana	3,884,127	4,637,875	1,134,409	0	9,656,411	Villanova Ins. Co.	24,473
Maine	0	0	(6,810)	0	(6,810)		
Maryland	99,731	996,656	96,186	0	1,192,573	Total	481,286,162
Massachusetts	3,605	0	1,998,949	0	2,002,554	Per state breakdown	481,286,162
Michigan	1,021,150	33,346,476	287,422	0	34,655,047		0
Minnesota	9,914	2,789,106	317,735	0	3,116,755		
Mississippi	45,879,153	11,445,110	6,015,686	0	63,339,948		
Missouri	316,037	3,731,157	3,916,218	0	7,963,411		
Montana	2,308	59,902	717,172	0	779,382		
Nebraska	149,507	3,467,423	3,513,578	0	7,130,509		
Nevada	9,244	768,009	3,612,427	0	4,389,680		
New Hampshire	3,047	2,802	191,583	0	197,432		
New Jersey	0	0	(31,605)	0	(31,605)		
New Mexico	95,758	539,893	29,146	0	664,798		
New York	0	0	(143,440)	0	(143,440)		
North Carolina	5,050,657	8,416,218	493,223	0	13,960,098		
North Dakota	2,744	162,636	15,933	0	181,313		
Ohio	78,321	5,436,459	5,324,306	0	10,839,086		
Oklahoma	4,871,169	10,652,083	2,841,010	0	18,364,262		
Oregon	20,459	385,911	591,340	0	997,710		
Pennsylvania	16,083	3,680,454	328,447	0	4,024,985		
Puerto Rico	0	0	(7,496)	0	(7,496)		
Rhode Island	3,349	21,733	158,738	0	183,820		
South Carolina	115,317	1,084,723	830,159	0	2,030,200		
South Dakota	2,812	190,943	53,993	0	247,748		
Tennessee	4,378,933	9,951,092	4,121,102	0	18,451,126		
Texas	2,773,868	42,908,971	11,201,816	0	56,884,655		
Utah	4,887	263,477	47,483	0	315,847		
Vermont	7,584	8,487	27,415	0	43,485		
Virginia	545,011	3,616,409	478,206	0	4,639,626		
Washington	97,679	8,103,405	7,871,584	0	16,072,669		
West Virginia	95,161	2,902,640	198,501	0	3,196,302		
Wisconsin	15,582	4,841,512	723,212	0	5,580,306		
Wyoming	443	71,661	241,316	0	313,420		
Other	1	0	15,551	0	15,552		
Total	77,433,335	310,632,153	93,220,674	0	481,286,162		
	State Breakdown Not Available						
Old Standard Life Ins. Co.		No Data Available					
Total	77,433,335	310,632,153	93,220,674	0	481,286,162		

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		
Alabama	4,240,289	7,879,528	1,598,946	0	13,718,763	Alabama Life Ins. Co.	3,310,751
Alaska	129,512	245,144	5,377	(512)	379,521	American Educators Life Ins. Co.	4,926,157
Arizona	4,477,355	13,148,539	1,218,885	0	18,844,778	American Integrity Ins. Co.	34,231,399
Arkansas	1,728,736	1,561,499	628,419	5	3,918,659	American Life Assurance Corp.	5,385,425
California	17,493,639	8,647,479	4,006,286	0	30,147,404	American Standard Life & Accident Ins. Co.	8,399,590
Colorado	407,673	4,563,452	1,376,372	0	6,347,498	American Western Life Ins. Co.	(140,613)
Connecticut	(75,153)	85,410	(1,929)	(1,107)	7,221	AMS Life Ins. Co.	33,226,068
Delaware	211,942	684,134	95,812	232,163	1,224,051	Bankers Commercial Life Ins. Co.	13,849,825
Dist. of Columbia	71,282	23,951	3,282	0	98,516	Coastal States Life Ins. Co.	16,322,100
Florida	14,733,839	37,690,358	8,095,492	5,732	60,525,420	Confederation Life Ins. Co. (CLIC)	13,817
Georgia	2,249,823	4,107,221	4,795,555	113,481	11,266,079	Consolidated National Life Ins. Co.	8,852,916
Hawaii	1,337,480	303,029	2,735	0	1,643,245	Corporate Life Ins. Co.	173,587,827
Idaho	535,759	2,065,509	220,789	0	2,822,057	Diamond Benefits Life Ins. Co./LACOP	12,094,494
Illinois	29,471,789	43,316,296	5,490,766	2,426,527	80,705,377	EBL Life Ins. Co.	14,323,877
Indiana	7,533,730	13,274,842	1,085,750	4,755,022	26,649,344	Fidelity Bankers Life Ins. Co.	14,424,222
Iowa	4,924,767	5,585,924	454,847	21	10,965,559	First National Life Ins. Co.	227,653
Kansas	1,204,874	4,608,268	179,959	0	5,993,100	George Washington Life Ins. Co.	1,786,130
Kentucky	1,429,476	1,372,747	1,022,199	0	3,824,422	Guarantee Security Life Ins. Co.	106,877,009
Louisiana	1,256,874	1,534,824	5,576,229	0	8,367,926	Inter-American Ins. Co. of Illinois	107,771,884
Maine	583,266	554,043	54,887	62,899	1,255,095	Investment Life Ins. Co. of America	15,753,538
Maryland	1,863,483	4,784,439	468,100	484	7,116,505	Kentucky Central Life Ins. Co.	(12,550,778)
Massachusetts	3,544,054	3,177,864	165,376	0	6,887,294	Life Assurance Co. of Pennsylvania	0
Michigan	9,112,068	9,166,519	119,324	3,378,272	21,776,182	Midwest Life Ins. Co.	33,035,323
Minnesota	2,728,238	20,632,710	62,170	2,505,720	25,928,838	Mutual Benefit Life Ins. Co.	(1,571,656)
Mississippi	673,524	1,088,647	534,336	81	2,296,589	Mutual Security Life Ins. Co.	12,749,019
Missouri	2,462,269	6,481,834	2,499,489	29,058	11,472,650	National Affiliated Investors Life Ins. Co.	1,309,477
Montana	711,697	2,294,777	471,348	0	3,477,822	National American Life Ins. Co of PA	13,146,413
Nebraska	2,139,201	4,984,989	(2,059,500)	0	5,064,690	New Jersey Life Ins. Co.	81,850,531
Nevada	435,150	1,038,576	507,592	0	1,981,318	Old Colony Life Ins. Co.	11,180,621
New Hampshire	547,937	433,171	2,502	606,592	1,590,201	Old Faithful Life Ins. Co.	1,474,118
New Jersey	18,445,046	1,463,022	466,329	3,461,414	23,835,811	Pacific Standard Life Ins. Co.	28,433,272
New Mexico	812,499	1,501,416	155,531	0	2,469,446	States General Life Ins. Co.	4,938,099
New York	(32,319)	(253,099)	5,597	(9,196)	(289,017)	Statesman National Life Ins. Co.	4,050,017
North Carolina	8,363,478	7,329,391	457,178	220,804	16,370,851	Summit National Life Ins. Co.	4,582,899
North Dakota	768,500	2,021,633	1,190,216	0	3,980,349	Supreme Life Ins. Co. of America	44,824
Ohio	9,669,853	14,593,383	1,801,622	486,717	26,551,575	Underwriters Life Ins. Co.	8,106,994
Oklahoma	5,474,770	5,460,483	1,259,058	0	12,194,311	Unison International Life Ins. Co.	13,414,920
Oregon	2,022,548	2,282,889	545,874	0	4,851,311	United Republic Life Ins. Co.	43,058
Pennsylvania	23,662,791	177,483,166	428,413	1,532,752	203,107,122		
Puerto Rico	48,616	(6)	0	0	48,610	Total	779,461,221
Rhode Island	328,002	229,392	3,111	0	560,504	Per state breakdown	779,461,221
South Carolina	4,964,226	6,734,591	1,292,659	0	12,991,476		0
South Dakota	742,899	1,822,781	1,434,897	0	4,000,577		
Tennessee	2,252,856	3,254,449	557,495	0	6,064,800		
Texas	7,949,012	13,919,013	12,066,781	2,835,278	36,770,084		
Utah	673,203	1,088,816	141,468	3,549	1,907,036		
Vermont	165,708	170,134	9,369	(3,802)	341,408		
Virginia	2,592,026	7,869,604	317,303	0	10,778,932		
Washington	4,657,582	6,655,529	3,358,460	406	14,671,977		
West Virginia	1,004,085	545,412	297,156	0	1,846,653		
Wisconsin	15,054,468	1,457,236	65,165	0	16,576,870		
Wyoming	953,039	2,348,779	232,388	0	3,534,206		
Other	0	0	205	0	205		
Total	228,737,459	463,313,736	64,767,667	22,642,360	779,461,221		
State Breakdown Not Available							
Life Assurance Co. of Pennsylvania	Included in Diamond Benefits						
Total	228,737,459	463,313,736	64,767,667	22,642,360	779,461,221		

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

KEY POINTS

Key Points to Consider

KEY NOTES ON ALL INSOLVENCIES:

- NOLHGA expenses are incurred as of September 30, 2012. Where known, expenses and claims incurred directly by guaranty associations and recoveries from litigation, estate distributions etc. have been included.
 - **Neither NOLHGA nor the Guaranty Associations make any representations or warranties as to the accuracy of the enclosed data.**
 - **Assessment information is compiled annually from state guaranty associations. This information is NOT audited or verified by NOLHGA. NOLHGA cannot comment as to the completeness or accuracy of the information shown herein. Any such inquiries should be directed to each individual state guaranty association.**
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Pre-Liquidation Cases

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

American Community Mutual

No data available.

American Network/Penn Treaty

Penn Treaty and ANIC were placed in rehabilitation on January 6, 2009 and remain in rehabilitation. While an order of Liquidation with a finding of insolvency was sought by the rehabilitator as to each company in October of 2009, the Pennsylvania court rejected that request on May 3, 2012. The court's May 3, 2012 order continued the rehabilitation and directed the rehabilitator to develop and file a rehabilitation plan. As a result, we cannot predict or confirm possible guaranty association assessment numbers or their timing.

Penn Treaty and ANIC are affiliated companies that wrote primarily long-term care insurance. Cost estimates of the GA covered obligations of Penn Treaty and ANIC in a post-liquidation scenario are as of December 31, 2011 for its long-term care insurance policies. (Net GA liability for policies other than long-term care is estimated at \$1.7 million nationwide.) We note that the estimates are subject to substantial variation as additional information becomes available and are sensitive to changes in assumptions and prevailing interest rates. Please see the attached file labeled "Penn Treaty/ANIC" for more details on these estimates. The numbers in the "Penn Treaty/ANIC" file will vary from those within the Costs file because the Costs file will include additional adjustments for guaranty association expenses and obligations.

Executive Life of New York

The ELNY Receiver filed a Petition for Liquidation with the Receivership Court on September 1, 2011. Letters describing the Restructuring Plan were mailed to payees on December 7, 2011. The Plan was appealed during 2012 and is still under consideration by the court. As a result, we cannot predict or confirm possible guaranty association assessment numbers or their timing

Member insurers of The Life Insurance Company Guaranty Corporation of New York should note that they may be subject to an additional assessment of approximately \$50 million in the aggregate in connection with the liquidation of ELNY by The Life Insurance Guaranty Corporation existing under Article 75 of the New York Insurance Law.

[Assessments by The Life Insurance Guaranty Corporation are not reflected in this report.](#)

Lumbermens Mutual Casualty Company

New case in late 2011 placed into rehabilitation in July 2012. Estimates reflect currently known guaranty association coverage and is subject to change.

Monarch Life Insurance Company

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

Shenandoah Life

No data available, no guaranty association participation anticipated.

OPEN INSOLVENCIES

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

Booker T Washington/Universal Life Insurance Companies

Related companies, current costs reflects anticipated claim costs and expenses in runoff.

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 2012. 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 2012.

Guaranty Associations opt to defease with a one-time defeasance payment in 2013 of approximately \$252 million, representing the estimated present value of future obligations otherwise due in 2013 and beyond. The reader should note that the Guaranty Association may extend the payment period beyond 2013 and continue to make annual installment payments until all covered obligations are satisfied.

Discount rates used were approximately 6.00% for all remaining obligations.

Other comments pertinent to the estimates include:

The estimates are net of approximately \$318 million received between 1995 and 2012 from the ELIC Trusts. Future recoveries, if any, from the Trusts cannot be estimated and therefore are not included in this presentation.

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

The estimates include actual administrative charges from Aurora through 2009 and allocated NOLHGA costs through September 30, 2012. The estimates exclude future Aurora administrative costs and allocated NOLHGA costs.

The estimates include actual and projected costs related to Article 22 and 23 of the Enhancement Agreement. While there are no arrangements currently in place to defease such obligations, the estimates assume that the present value of such costs is paid in 2013.

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 - 2012

Bullet payment paid June 1998

Either:

- Defeasance payment due May 2013 (as reflected in the attached schedule), or
- On-going installment payments well beyond 2013, due April of each year.

Golden State Mutual Life

Cost estimate reflects expenses incurred through NOLHGA along with anticipated funding for a group life policy.

Imerica Life and Health Insurance Company

Current costs reflect claims and expenses in runoff.

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.

Lincoln Memorial and Memorial Service Life Insurance Companies

Companies wrote preneed funeral insurance. Current plan calls for guaranty associations to run-off business. Total costs reflect paid claims, expense, premiums received and a reserve estimate using the 1980 CSO ALB Sex distinct Mortality at 4.0% Valuation ate. [See special file for cost range estimates on Lincoln Memorial.](#)

Medical Savings Insurance Company

Current plan calls for guaranty associations to fund existing claims.

National States Insurance Company

Current estimate reflects claims paid and remaining reserves on LTC block of business. Life block and small non-LTC block sold during later part of 2011 and 2012. LTC business is remaining block that is in run-off.

Standard Life of IN

Cost estimate reflects incurred expenses only, otherwise appears to be no GA involvement in resolution of case.

CLOSED INSOLVENCIES

This section lists those costs associated with assumption agreements which have been closed prior to 2012 or all claims have essentially been funded. Since Guaranty Associations may fund their participation in an assumption reinsurance agreement through the use of a note or borrowing the funds, it is possible that actual assessments may not have been levied against member insurance companies. Therefore, the enclosed data is being provided so that you can determine if assessments have been paid or whether an accrual needs to be established.

American Chambers Life Insurance Company

Placed into liquidation 5/00. Decrease from prior year due to estate distribution.

Andrew Jackson Life Insurance Company

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

Benicorp Insurance Company

Most of business transferred pre-liquidation via rewrite program; remaining inforce business cancelled by guaranty associations. Total costs reflect claims funded by guaranty associations through the fall of 2009. Decrease from prior year due to estate distribution.

Centennial Life Insurance Company

Placed into liquidation 5/98. Costs include claims paid directly by Guaranty Associations along with related GA and NOLHGA expenses. Decrease from prior year due to estate distribution.

Consumers United Insurance Company

Business sold: Closing 2/15/95.

Family Guaranty Life Insurance Company

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

Farmers and Ranchers Life Insurance Company

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

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.

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. Decrease from prior year due to estate distribution.

London Pacific Life & Annuity Company

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

National Heritage Life Insurance Company

Funding for assumption transaction generally accomplished through use of Guaranty Association promissory notes, anticipated to be paid off over 5-year term. Decrease from prior year due to data correction.

Business sold: Closing 7/2/96.

Old Standard Life Insurance Company

Part of Metropolitan Mortgage Group. No data available.

Reliance Insurance Company

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

Universe Life Insurance Company

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

Villanova Insurance Company

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

ESTATES CLOSED

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

Alabama Life Insurance Company

Affiliated with American Educators and Consolidated National.

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

American Educators Life Insurance Company

Affiliated with Alabama Life and Consolidated National.

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

American Integrity Insurance Company

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

The American Life Assurance Company

Sale of business closed 3/13/98, all business transferred. Change from prior year due to data correction.

American Standard Life & Accident Insurance Company

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

American Western Life Insurance Company

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

AMS Life Insurance Company

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

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.

Confederation Life Insurance Company – U.S. Branch

No further guaranty association costs anticipated.

Consolidated National Life Insurance Company

Affiliated with Alabama Life and American Educators.

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

Corporate Life Insurance Company

Business sold: Closing 1/31/96.

Diamond Benefits Life Insurance Company

Business sold: Closing 11/30/92, all business transferred.

EBL Life Insurance Company

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

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

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

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

George Washington Life Insurance Company

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

Guarantee Security Life Insurance Company

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

Inter-American Insurance Company of Illinois

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

Investment Life Insurance Company of America

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

Kentucky Central Life Insurance Company

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

Life Assurance Company of Pennsylvania

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

Midwest Life Insurance Company

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

Mutual Benefit Life Insurance Company

No further Guaranty Association costs anticipated.

Mutual Security Life Insurance Company

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

National Affiliated Investors Life Insurance Company

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

National American Life Insurance Company of PA

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

New Jersey Life Insurance Company

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

Old Colony Life Insurance Company

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

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.

States General Life Insurance Company

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

Statesman National Life Insurance Company

Costs reflect sale of business via assumption reinsurance. All business sold.

Summit National Life Insurance Company

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

Supreme Life Insurance Company

Placed into liquidation 1995, no data available.

Underwriters Life Insurance Company

Business sold: Closing 10/31/92

Unison International Life Insurance Company

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

United Republic Life Insurance Company

Costs reflect expenses incurred by NOLHGA.

Business sold: Closing 10/1/94

RELEASED FROM OVERSIGHT

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

Confederation Life Insurance & Annuity Company

No Guaranty Association funding required in assumption reinsurance transaction.

Fidelity Mutual Life Insurance Company

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

First Capital Life Insurance Company

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

Mid-Continent Life Insurance Company

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

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

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

Settlers Life Insurance Company

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

Universal Health Care Ins. Co. Inc.

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

ALL AMOUNTS IN THE ENCLOSED REPORTS ARE SHOWN IN WHOLE DOLLARS

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

ANTICIPATED FUNDING SCHEDULES

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 UNALLOCATED ANNUITY Only

State	Jan+Apr+Oct 1,994	April 1,995	April 1,996	April 1,997	Apr+Jun 1,998	Apr+Jun 1,999	April 2,000	April 2,001	April 2,002	April 2,003	April 2,004	April 2,005	April 2,006	April 2,007	April 2,008	April 2,009	April 2,010	April 2,011	April 2,012	Est Future 2,013	Total
Alabama	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Alaska	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Arizona	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Arkansas	0	7,823	314	508	44,644	0	0	0	0	0	0	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	0	0	0	0
Colorado	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delaware	0	0	19,367	21,328	63,453	0	0	0	0	0	0	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	0	0	0	0
Florida	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Georgia	0	0	0	112	2,334,529	0	0	0	0	0	0	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	0	0	0	0
Idaho	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Illinois	0	110,353	217,290	1,335,020	4,882,803	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,545,466
Indiana	0	0	0	482	12,829	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13,311
Iowa	0	0	0	1,254	39,568	0	0	0	0	0	0	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	0	0	0	0
Kentucky	0	0	0	0	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	0	0	0	0
Maine	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maryland	0	0	0	0	5,730,870	0	0	0	0	0	0	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	0	0	0	0
Michigan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Minnesota	0	135	0	200	10,274	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,609
Mississippi	0	381	841	9,648	84,943	0	0	0	0	0	0	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	0	0	0	0
Montana	0	0	0	0	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	0	0	0	0
Nevada	0	0	0	0	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	0	0	0	0
New Jersey	0	33,118	399,408	74,031	631,406	0	0	0	0	0	0	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	0	0	0	0
New York	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
North Carolina	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
North Dakota	0	1,204	0	565	27,762	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,531
Ohio	0	69,464	81,598	523,277	1,195,109	0	0	0	0	0	0	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	0	0	0	0
Oregon	0	0	0	0	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	0	0	0	0
Puerto Rico	0	0	0	0	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	0	0	0	0
South Carolina	0	0	0	0	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	0	0	0	0
Tennessee	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Texas	0	18,708	514,796	2,497,867	8,824,898	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,856,269
Utah	0	27,021	13,813	23,664	182,287	0	0	0	0	0	0	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	0	0	0	0
Virginia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Washington	0	91,576	210,168	93,711	1,836,683	0	0	0	0	0	0	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	0	0	0	0
Wisconsin	0	0	0	53,582	27,905	0	0	0	0	0	0	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	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	359,783	1,457,595	4,635,249	25,929,963	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32,382,590

SPECIFIC INSOLVENCY COSTS

Estimated Net Costs as of September 30, 2012					
	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, 2011							
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, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	25,564	0	25,564
Alaska	0	7,629	0	7,629
Arizona	0	129,491	0	129,491
Arkansas	0	1,089,176	0	1,089,176
California	718	45,115	0	45,833
Colorado	0	961,129	0	961,129
Connecticut	0	0	0	0
Delaware	2,370	8,412	0	10,782
Dist. of Columbia	0	0	0	0
Florida	26,497	(1,312)	0	25,184
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	153,667	0	153,667
Illinois	1,317	2,527,841	0	2,529,159
Indiana	6,293	999,331	0	1,005,624
Iowa	0	35,447	0	35,447
Kansas	0	127,460	0	127,460
Kentucky	0	21,868	0	21,868
Louisiana	0	836,661	0	836,661
Maine	0	0	0	0
Maryland	0	2,426	0	2,426
Massachusetts	3,605	1,861,926	0	1,865,531
Michigan	8,293	10,192	0	18,484
Minnesota	0	0	0	0
Mississippi	0	5,698,816	0	5,698,816
Missouri	0	571,498	0	571,498
Montana	260	473,085	0	473,345
Nebraska	0	650,542	0	650,542
Nevada	0	3,091	0	3,091
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	59,883	0	59,883
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	21	0	21
Ohio	17,028	2,480,895	0	2,497,923
Oklahoma	1,873	2,351,857	0	2,353,730
Oregon	0	54,337	0	54,337
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	1,603	920	0	2,523
South Dakota	0	46,811	0	46,811
Tennessee	0	2,143,698	0	2,143,698
Texas	3,768	8,614,810	0	8,618,578
Utah	0	166	0	166
Vermont	0	0	0	0
Virginia	0	438,155	0	438,155
Washington	787	749,078	0	749,865
West Virginia	0	117,270	0	117,270
Wisconsin	5,082	31,598	0	36,680
Wyoming	0	137,464	0	137,464
Other	0	0	0	0
Total	79,494	33,466,019	0	33,545,513

Summary:
GA Covered Obligations 44,462,791
Add:
GA claims incurred directly 44,231,475
GA expenses incurred directly 12,170,199
NOLHGA expenses 2,494,750
Remaining Inforce estimate 0
Less:
Estate/other distributions 0
Other adjustments 44,387,898
Ceding commissions/ policy enhancements 0
Other recoveries (litigation, estate distributions, etc.) 25,425,804
Adjusted GA Costs 33,545,513
Per State breakdown 33,545,513

Assessments Called (Billed) or Refunded as of December 31, 2011								
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	653,411	0	0	
40,000	0	0	0	5,000,000	1,100,000	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	1,400,000	0	0	
0	0	0	0	14,999,989	0	0	0	
43,500	4,500	0	0	4,306,500	1,830,500	0	0	
130,011	0	0	0	12,871,063	0	0	0	
0	0	0	0	500,000	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	58,671,953	5,083,911	0	0	

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Estimated Net Costs as of September 30, 2012					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	213,918	4,252,218	105,477	0	4,571,613
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	792	22,215	202	0	23,209
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	12,711	314,569	4,055	0	331,335
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	227,421	4,589,002	109,735	0	4,926,157

Summary:	
GA Covered Obligations	4,778,294
Add:	
GA claims incurred directly	374,183
GA expenses incurred directly	412,005
NOLHGA expenses	164,355
Remaining Inforce estimate	0
Less:	
Estate/other distributions	400,000
Other adjustments	(807,666)
Ceding commissions/ policy enhancements	328,371
Other recoveries (litigation, estate distributions, etc.)	881,975
Adjusted GA Costs	4,926,157
Per State breakdown	4,926,157

Assessments Called (Billed) or Refunded as of December 31, 2011							
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
1,024	0	28,715	1,409	0	0	0	0
18,000	0	256,268	0	7,000	0	0	0
19,024	0	284,983	1,409	7,000	0	0	0

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

Estimated Net Costs as of September 30, 2012					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	706,205	0	706,205
Alaska	0	0	6,155	0	6,155
Arizona	0	0	664,559	0	664,559
Arkansas	0	0	105,638	0	105,638
California	0	0	3,887,671	0	3,887,671
Colorado	0	0	1,448,310	0	1,448,310
Connecticut	0	0	0	0	0
Delaware	0	0	26,993	0	26,993
Dist. of Columbia	0	0	2,627	0	2,627
Florida	0	0	2,510,023	0	2,510,023
Georgia	0	0	402,448	0	402,448
Hawaii	0	0	2,582	0	2,582
Idaho	0	0	132,675	0	132,675
Illinois	0	0	5,422,847	0	5,422,847
Indiana	0	0	1,024,701	0	1,024,701
Iowa	0	0	450,889	0	450,889
Kansas	0	0	171,970	0	171,970
Kentucky	0	0	483,482	0	483,482
Louisiana	0	0	45,506	0	45,506
Maine	0	0	54,867	0	54,867
Maryland	0	0	491,514	0	491,514
Massachusetts	0	0	164,994	0	164,994
Michigan	0	0	0	0	0
Minnesota	0	0	54,417	0	54,417
Mississippi	0	0	105,429	0	105,429
Missouri	0	0	2,342,747	0	2,342,747
Montana	0	0	439,066	0	439,066
Nebraska	0	0	1,227,726	0	1,227,726
Nevada	0	0	150,452	0	150,452
New Hampshire	0	0	1,419	0	1,419
New Jersey	0	0	462,302	0	462,302
New Mexico	0	0	138,026	0	138,026
New York	0	0	0	0	0
North Carolina	0	0	437,130	0	437,130
North Dakota	0	0	1,181,983	0	1,181,983
Ohio	0	0	1,665,996	0	1,665,996
Oklahoma	0	0	256,653	0	256,653
Oregon	0	0	439,525	0	439,525
Pennsylvania	0	0	396,629	0	396,629
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	3,105	0	3,105
South Carolina	0	0	204,131	0	204,131
South Dakota	0	0	1,382,553	0	1,382,553
Tennessee	0	0	304,713	0	304,713
Texas	0	0	995,032	0	995,032
Utah	0	0	41,126	0	41,126
Vermont	0	0	9,369	0	9,369
Virginia	0	0	278,009	0	278,009
Washington	0	0	3,184,327	0	3,184,327
West Virginia	0	0	81,643	0	81,643
Wisconsin	0	0	62,221	0	62,221
Wyoming	0	0	178,809	0	178,809
Other	0	0	205	0	205
Total	0	0	34,231,399	0	34,231,399

Summary:	
GA Covered Obligations	91,380,543
Add:	
GA claims incurred directly	20,254,758
GA expenses incurred directly	3,000,034
NOLHGA expenses	1,362,932
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	20,254,758
Ceding commissions/ policy enhancements	743,000
Other recoveries (litigation, estate distributions, etc.)	60,769,111
Adjusted GA Costs	34,231,399
Per State breakdown	34,231,399

Assessments Called (Billed) or Refunded as of December 31, 2011							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	1,008,000	0	0	0
9,517	0	0	0	20,000	20,000	0	0
0	0	0	0	1,323,320	0	0	0
0	0	0	0	335,216	0	0	0
0	0	0	0	10,000,000	5,650,000	0	0
0	0	0	0	2,200,000	756,918	0	0
0	0	0	0	50,000	0	0	0
0	0	0	0	20,000	15,780	0	0
0	0	0	0	4,000,000	0	0	0
0	0	0	0	400,000	0	0	0
0	9,780	0	0	27,420	0	0	0
0	0	0	0	377,000	0	0	0
0	0	0	0	14,800,000	5,950,000	0	0
0	0	0	0	2,893,631	0	0	0
0	0	0	0	1,725,000	0	0	0
0	0	0	0	500,000	0	0	0
0	0	0	0	1,341,501	522,000	0	0
0	0	0	0	509,121	0	0	0
0	0	0	0	175,000	0	0	0
0	0	0	0	1,700,000	0	0	0
0	0	0	0	456,000	75,000	0	0
0	0	0	0	210,000	0	0	0
0	0	0	0	8,354,499	0	0	0
0	0	0	0	670,000	0	0	0
0	0	0	0	4,475,000	5,300,000	0	0
0	0	0	0	370,000	178,000	0	0
0	0	0	0	1,250,000	151,039	0	0
0	120,000	0	0	350,000	0	0	0
0	0	0	0	800,000	0	0	0
0	0	0	0	3,202,700	924,599	0	0
0	0	0	0	5,600,000	0	0	0
0	0	0	0	850,000	500,000	0	0
0	0	0	0	1,688,644	0	0	0
0	0	0	0	1,000,000	0	0	0
0	0	0	0	600,000	0	0	0
0	0	0	0	3,748,806	1,475,000	0	0
0	0	0	0	1,000,000	0	0	0
0	0	0	0	3,221,194	1,164,901	0	0
0	0	0	0	125,000	0	0	0
0	0	0	0	27,500	0	0	0
0	0	0	0	850,915	455,000	0	0
0	0	0	0	3,000,000	2,169,430	0	0
0	0	0	0	350,000	280	0	0
0	0	0	0	275,000	0	0	0
9,517	129,780	0	0	85,880,467	25,307,947	0	0

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Estimated Net Costs as of September 30, 2012					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	57,080	622,448	109,141	0	788,668
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	0	0	0
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	20,601	127,160	4,235,864	0	4,383,625
Georgia	899	0	71,937	0	72,836
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	733	68,921	1,682	0	71,337
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	15,950	34,175	18,835	0	68,960
Missouri	0	0	0	0	0
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	0	0	0	0	0
Oregon	0	0	0	0	0
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	0	0	0	0	0
Tennessee	0	0	0	0	0
Texas	0	0	0	0	0
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	95,263	852,704	4,437,458	0	5,385,425

Summary:	
GA Covered Obligations	4,652,553
Add:	
GA claims incurred directly	1,016,861
GA expenses incurred directly	353,452
NOLHGA expenses	534,226
Remaining Inforce estimate	0
Less:	
Estate/other distributions	732,116
Other adjustments	316,112
Ceding commissions/ policy enhancements	(1,274,180)
Other recoveries (litigation, estate distributions, etc.)	1,397,619
Adjusted GA Costs	5,385,425
Per State breakdown	5,385,425

Assessments Called (Billed) or Refunded as of December 31, 2011							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
10,971	0	0	0	148,029	0	0	0
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Estimated Net Costs as of September 30, 2012					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	180,624	0	180,624
Alaska	0	0	0	0	0
Arizona	0	0	524,949	0	524,949
Arkansas	0	0	64,153	0	64,153
California	0	0	2,180,953	0	2,180,953
Colorado	0	0	10,307,662	0	10,307,662
Connecticut	0	0	20,721,068	0	20,721,068
Delaware	0	0	237,591	0	237,591
Dist. of Columbia	0	0	355	0	355
Florida	0	0	9,816,898	0	9,816,898
Georgia	0	0	520,358	0	520,358
Hawaii	0	0	160	0	160
Idaho	0	0	72,390	0	72,390
Illinois	0	0	134,701	0	134,701
Indiana	0	0	124,198	0	124,198
Iowa	0	0	0	0	0
Kansas	0	0	10,094,884	0	10,094,884
Kentucky	0	0	13,999	0	13,999
Louisiana	0	0	240,900	0	240,900
Maine	0	0	997,040	0	997,040
Maryland	0	0	1,084,376	0	1,084,376
Massachusetts	0	0	619,715	0	619,715
Michigan	0	0	0	0	0
Minnesota	0	0	111,124	0	111,124
Mississippi	0	0	185	0	185
Missouri	0	0	109,842	0	109,842
Montana	0	0	21,120	0	21,120
Nebraska	0	0	54,364	0	54,364
Nevada	0	0	22,742	0	22,742
New Hampshire	0	0	218,435	0	218,435
New Jersey	0	0	147,414,131	0	147,414,131
New Mexico	0	0	141,697	0	141,697
New York	0	0	0	0	0
North Carolina	0	0	1,787,176	0	1,787,176
North Dakota	0	0	0	0	0
Ohio	0	0	31,685	0	31,685
Oklahoma	0	0	190,664	0	190,664
Oregon	0	0	35	0	35
Pennsylvania	0	0	8,249,871	0	8,249,871
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	287,298	0	287,298
South Carolina	0	0	1,009,717	0	1,009,717
South Dakota	0	0	49	0	49
Tennessee	0	0	1,412,893	0	1,412,893
Texas	0	0	332,596	0	332,596
Utah	0	0	12,824	0	12,824
Vermont	0	0	93,013	0	93,013
Virginia	0	0	34,146,000	0	34,146,000
Washington	0	0	145,849	0	145,849
West Virginia	0	0	2,884,112	0	2,884,112
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	0	0	256,614,397	0	256,614,397

Summary:	
GA Covered Obligations	360,831,620
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	671,299
Remaining Inforce estimate	255,943,099
Less:	
Estate/other distributions	104,888,521
Other adjustments	255,943,099
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	256,614,397
Per State breakdown	256,614,397

Life	Assessments Called (Billed) or Refunded as of December 31, 2011						Unallocated Annuity	
	Allocated Annuity		A&H		Unallocated Annuity		Assessments Called (i.e. Billed)	Assessments Refunded
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
0	0	0	0	0	0	0	0	

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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, 2012					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	4,380	0	238	0	4,618
Alaska	2,340	0	5	0	2,345
Arizona	536,408	268,269	15,831	0	820,509
Arkansas	657,945	6,692	4,014	0	668,651
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	312,169	0	31,776	0	343,944
Georgia	0	0	0	0	0
Hawaii	42,055	2,317	197	0	44,569
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	7,204	0	1,972	0	9,176
Iowa	0	0	0	0	0
Kansas	42,714	3,297	17,233	0	63,244
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	8,071	0	1,043	0	9,114
Missouri	200,917	11,676	26,491	0	239,084
Montana	0	0	0	0	0
Nebraska	13,928	83	3,697	0	17,707
Nevada	13,092	6,052	684	0	19,829
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	106,733	4,099	28,058	0	138,890
New York	0	0	0	0	0
North Carolina	4,113,242	38,328	21,336	0	4,172,906
North Dakota	0	0	0	0	0
Ohio	25,395	0	9,652	0	35,047
Oklahoma	957,037	29,361	44,275	0	1,030,673
Oregon	34,467	0	2,340	0	36,807
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	251,847	0	18,970	0	270,817
South Dakota	0	0	0	0	0
Tennessee	0	0	0	0	0
Texas	175,288	52,420	185,919	0	413,627
Utah	28,501	978	921	0	30,401
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	21,241	3,900	4,453	0	29,594
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	(1,065)	(5)	(15)	0	(1,086)
Other	0	0	0	0	0
Total	7,553,034	427,467	419,089	0	8,399,590

Summary:	
GA Covered Obligations	21,461,671
Add:	
GA claims incurred directly	137,228
GA expenses incurred directly	955,571
NOLHGA expenses	1,495,726
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	8,399,590
Per State breakdown	8,399,590

Assessments Called (Billed) or Refunded as of December 31, 2011							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
50,000	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
2,000,093	0	0	0	0	0	0	0
43,585	0	0	0	0	0	0	0
3,864	0	0	0	0	0	0	0
1,085	481	0	0	3,915	1,831	0	0
59,780	0	0	0	17,765	0	0	0
3,600,000	123,750	0	0	0	0	0	0
0	5,272,500	0	111,000	0	166,500	0	0
195,526	77,092	0	0	1,247,265	491,854	0	0
105,000	0	0	0	0	0	0	0
50,139	0	10,343	0	11,516	0	0	0
30,000	0	0	0	0	0	0	0
6,139,072	5,473,823	10,343	111,000	1,280,461	660,185	0	0

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	(783)	0	(783)
Arizona	(506)	(152,400)	0	(152,907)
Arkansas	0	0	0	0
California	0	(49,775)	0	(49,775)
Colorado	0	(7,635)	0	(7,635)
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	27,937	0	27,937
Illinois	0	0	0	0
Indiana	0	(122)	0	(122)
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	4,903	0	4,903
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	6,818	0	6,818
Montana	0	4,295	0	4,295
Nebraska	0	0	0	0
Nevada	0	(9,284)	0	(9,284)
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	1,077	0	1,077
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	(205)	(2,235)	0	(2,440)
Oregon	0	(1,267)	0	(1,267)
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	(211)	0	(211)
Texas	0	(8,291)	0	(8,291)
Utah	0	47,576	0	47,576
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	(505)	0	(505)
Other	0	0	0	0
Total	(712)	(139,902)	0	(140,613)

Summary:	
GA Covered Obligations	4,821,737
Add:	
GA claims incurred directly	4,821,737
GA expenses incurred directly	550,530
NOLHGA expenses	270,005
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	4,821,737
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	5,782,885
Adjusted GA Costs	(140,613)
Per State breakdown	(140,613)

Assessments Called (Billed) or Refunded as of December 31, 2011							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	25,000	8,000	0	0
0	0	0	0	0	0	0	0
0	0	0	0	1,200,000	950,000	0	0
0	0	0	0	165,000	107,622	0	0
0	0	0	0	151,200	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	113,018	80,000	0	0
0	0	0	0	150,000	0	0	0
0	0	0	0	1,804,218	1,145,622	0	0

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	292,196	3,162,530	(13,983)	3,440,743
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	1,472,918	27,571,944	(104,764)	28,940,098
Indiana	6,576	555,217	418	562,211
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	3,055	0	3,055
Tennessee	0	0	0	0
Texas	22,198	257,759	4	279,961
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	1,793,888	31,550,505	(118,325)	33,226,068

Summary:	
GA Covered Obligations	100,984,376
Add:	
GA claims incurred directly	15,711,384
GA expenses incurred directly	1,016,491
NOLHGA expenses	768,049
Remaining Inforce estimate	0
Less:	
Estate/other distributions	31,395,970
Other adjustments	15,711,384
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	38,146,878
Adjusted GA Costs	33,226,068
Per State breakdown	33,226,068

Assessments Called (Billed) or Refunded as of December 31, 2011							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	5,266,318	0	10,907	0	0	0
4,451,000	3,470,000	59,749,000	39,945,000	1,300,000	1,500,000	8,000,000	2,700,000
8,142	4,862	742,939	445,278	0	0	0	0
4,459,142	3,474,862	65,758,257	40,390,278	1,310,907	1,500,000	8,000,000	2,700,000

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	757,610	196,407	0	954,016
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	425,615	110,339	0	535,953
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	99,643	25,832	0	125,475
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	2,653,825	687,992	2,098	3,343,915
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	10,169,139	2,632,177	64,443	12,865,758
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	4,893,703	1,268,670	0	6,162,373
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	100,501	26,054	0	126,555
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	(16,570)	(4,296)	0	(20,866)
South Dakota	0	0	0	0
Tennessee	3,954,382	1,025,156	8,812	4,988,350
Texas	1,335,380	363,684	0	1,699,064
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	24,384,131	6,334,842	75,352	30,794,325

Summary:	
GA Covered Obligations	55,014,949
Add:	
GA claims incurred directly	0
GA expenses incurred directly	872,125
NOLHGA expenses	908,723
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	30,794,325
Per State breakdown	30,794,325

Life	Assessments Called (Billed) or Refunded as of December 31, 2011				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	1,534,000	0	183,188	0	0	0	0	0
Arkansas	900,802	0	0	0	0	0	0	0
Georgia	183,899	0	15,255	403	0	0	0	0
Mississippi	11,860,647	0	4,785,032	0	0	0	3,735,647	0
Nebraska	16,000	0	4,090	0	0	0	0	0
North Carolina	4,275,000	0	225,000	0	0	0	0	0
Oklahoma	0	0	320,000	50,000	0	0	0	0
Tennessee	7,200,000	0	1,200,000	0	0	0	0	0
Texas	651,924	0	96,657	0	0	0	0	0
Total	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, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	(224,039)	0	317,792	93,752
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	147	0	(2,027)	(1,880)
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	1,382	0	92,876	94,258
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	30,111	0	3,468,454	3,498,565
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	33,941	33,941
Montana	0	0	1,321	1,321
Nebraska	0	0	19,329	19,329
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	2,576	0	(27,236)	(24,660)
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	3,969	3,969
Ohio	0	0	0	0
Oklahoma	(4,368)	0	356,400	352,032
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	5,936	5,936
Tennessee	0	0	0	0
Texas	193,209	0	9,561,439	9,754,648
Utah	0	0	18,613	18,613
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	(982)	0	13,850,807	13,849,825

Summary:	
GA Covered Obligations	8,900,858
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	6,323,702
Ceding commissions/ policy enhancements	(571,866)
Other recoveries (litigation, estate distributions, etc.)	1,806,541
Adjusted GA Costs	13,849,825
Per State breakdown	13,849,825

Assessments Called (Billed) or Refunded as of December 31, 2011							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	25,000	0	0	0
3,959	0	0	0	4,945,041	0	0	0
8,000	4,500	0	0	792,000	445,500	0	0
58,755	11,987	0	0	11,692,213	2,385,440	0	0
70,714	16,487	0	0	17,454,254	2,830,940	0	0

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Estimated Net Costs as of September 30, 2012					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	39,466	0	39,466
Alaska	0	0	0	0	0
Arizona	0	0	46,667	0	46,667
Arkansas	11,466	0	1,859,637	0	1,871,103
California	0	0	0	0	0
Colorado	0	0	60,472	0	60,472
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	1,941,708	0	1,941,708
Hawaii	0	0	0	0	0
Idaho	0	0	2,892	0	2,892
Illinois	0	0	0	0	0
Indiana	0	0	10,958,387	0	10,958,387
Iowa	0	0	106,296	0	106,296
Kansas	0	0	997,418	0	997,418
Kentucky	0	0	169,301	0	169,301
Louisiana	0	0	23,693	0	23,693
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	5,094	0	5,094
Missouri	0	0	2,975,629	0	2,975,629
Montana	0	0	0	0	0
Nebraska	0	0	2,629,463	0	2,629,463
Nevada	(3,989)	0	3,432,526	0	3,428,537
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	(99,504)	0	(99,504)
New York	0	0	0	0	0
North Carolina	0	0	(24,909)	0	(24,909)
North Dakota	0	0	682	0	682
Ohio	0	0	2,060,130	0	2,060,130
Oklahoma	0	0	51,281	0	51,281
Oregon	0	0	10,397	0	10,397
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	(109,830)	0	(109,830)
South Dakota	0	0	8,821	0	8,821
Tennessee	5,733	0	1,653,675	0	1,659,408
Texas	0	0	177,161	0	177,161
Utah	0	0	59,691	0	59,691
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	60,097	0	60,097
Other	0	0	2,145	0	2,145
Total	13,210	0	29,098,486	0	29,111,696

Summary:	
GA Covered Obligations	51,277,704
Add:	
GA claims incurred directly	51,277,704
GA expenses incurred directly	1,055,444
NOLHGA expenses	889,504
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	51,277,704
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	24,110,956
Adjusted GA Costs	29,111,696
Per State breakdown	29,111,696

Assessments Called (Billed) or Refunded as of December 31, 2011								
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	3,284,134	0	0	0
	0	0	0	0	106,857	0	0	0
	0	0	0	0	13,000	0	0	0
	0	0	0	0	17,500,000	0	0	0
	0	0	0	0	1,150,000	0	0	0
	0	0	0	0	10,000,000	0	0	0
	0	0	0	0	150,000	0	0	0
	0	0	0	0	2,500,000	0	0	0
	0	0	0	0	34,703,991	0	0	0

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Estimated Net Costs as of September 30, 2012					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	23,129,510	0	23,918	0	23,153,428
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	337,665	0	(87)	0	337,578
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	23,467,175	0	23,831	0	23,491,006

Summary:	
GA Covered Obligations	26,934,713
Add:	
GA claims incurred directly	1,929,693
GA expenses incurred directly	1,146,144
NOLHGA expenses	0
Remaining Inforce estimate	24,915,169
Less:	
Estate/other distributions	0
Other adjustments	26,934,713
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	4,500,000
Adjusted GA Costs	23,491,006
Per State breakdown	23,491,006

Assessments Called (Billed) or Refunded as of December 31, 2011							
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, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	8,092	0
Alaska	0	0	(3,089)	0
Arizona	0	0	65,649	0
Arkansas	0	0	22,855	0
California	0	0	640,884	0
Colorado	0	0	7,734	0
Connecticut	0	0	(8,903)	0
Delaware	0	0	(77,216)	0
Dist. of Columbia	0	0	(8,621)	0
Florida	0	0	270,583	0
Georgia	0	0	(159,457)	0
Hawaii	0	0	(88,847)	0
Idaho	0	0	(16,904)	0
Illinois	0	0	(189,820)	0
Indiana	0	0	(71,858)	0
Iowa	0	0	(33,679)	0
Kansas	0	0	311,042	0
Kentucky	0	0	20,805	0
Louisiana	0	0	(59,846)	0
Maine	0	0	(6,191)	0
Maryland	0	0	(546)	0
Massachusetts	0	0	8,460	0
Michigan	10,961	0	(263,477)	0
Minnesota	0	0	(27,280)	0
Mississippi	0	0	42,489	0
Missouri	0	0	37,688	0
Montana	0	0	(9,792)	0
Nebraska	0	0	(15,423)	0
Nevada	0	0	18,475	0
New Hampshire	0	0	(5,547)	0
New Jersey	0	0	(49,928)	0
New Mexico	0	0	(110,124)	0
New York	0	0	(143,440)	0
North Carolina	0	0	49,969	0
North Dakota	0	0	1,032	0
Ohio	0	0	(14,758)	0
Oklahoma	0	0	27,101	0
Oregon	0	0	25,327	0
Pennsylvania	0	0	11,981	0
Puerto Rico	0	0	(7,496)	0
Rhode Island	0	0	(3,858)	0
South Carolina	4,801	0	71,701	0
South Dakota	0	0	(20,438)	0
Tennessee	0	0	80,610	0
Texas	0	0	98,848	0
Utah	0	0	(27,279)	0
Vermont	0	0	2,495	0
Virginia	0	0	(104,397)	0
Washington	0	0	8,138	0
West Virginia	0	0	(30,198)	0
Wisconsin	0	0	(199,484)	0
Wyoming	0	0	(19,696)	0
Other	1	0	13,407	0
Total	15,763	0	67,774	0

Summary:	
GA Covered Obligations	60,742,962
Add:	
GA claims incurred directly	41,580,577
GA expenses incurred directly	3,742,009
NOLHGA expenses	2,499,486
Remaining Inforce estimate	0
Less:	
Estate/other distributions	19,253,403
Other adjustments	41,580,577
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	47,647,518
Adjusted GA Costs	83,537
Per State breakdown	83,537

Assessments Called (Billed) or Refunded as of December 31, 2011							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	25,000	20,000	0	0
0	0	0	0	0	0	0	0
0	0	0	0	822,261	0	0	0
0	0	0	0	4,000,000	3,125,000	0	0
0	0	0	0	768,000	777,442	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
8,479	0	0	0	893,521	0	0	0
0	0	0	0	300,000	0	0	0
0	0	0	0	120,000	0	0	0
0	0	0	0	759,000	0	0	0
0	0	0	0	75,000	0	0	0
190,000	0	0	0	310,000	0	0	0
40,000	42,800	0	0	1,960,000	2,032,200	0	0
0	0	0	0	108,788	0	0	0
50,085	42,523	0	0	2,548,542	2,160,728	0	0
0	0	0	0	150,000	0	0	0
5,000	1,948	0	0	320,000	0	0	0
0	0	0	0	200,000	190,535	0	0
0	0	0	0	0	671,547	0	0
0	0	0	0	30,000	0	0	0
793,564	687,271	100,000	50,000	19,664,517	13,327,452	0	0

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Estimated Net Costs as of September 30, 2012					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	756	348,309	0	0	349,065
Alaska	0	0	0	0	0
Arizona	0	329,005	0	0	329,005
Arkansas	0	18,632	0	0	18,632
California	0	0	0	0	0
Colorado	0	160,850	0	0	160,850
Connecticut	0	0	0	0	0
Delaware	0	44,348	0	0	44,348
Dist. of Columbia	0	0	0	0	0
Florida	41,970	6,292,942	0	0	6,334,912
Georgia	130	633,001	0	0	633,130
Hawaii	0	0	0	0	0
Idaho	0	4,673	0	0	4,673
Illinois	0	0	0	0	0
Indiana	0	314,959	0	0	314,959
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	232	273,681	0	0	273,913
Louisiana	0	149,730	0	0	149,730
Maine	0	0	0	0	0
Maryland	0	240,736	0	0	240,736
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	0	80,118	0	0	80,118
Missouri	0	0	0	0	0
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	20,598	0	0	20,598
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	38,501	0	0	38,501
New York	0	0	0	0	0
North Carolina	449	1,014,082	0	0	1,014,531
North Dakota	0	0	0	0	0
Ohio	2,049	2,669,066	0	0	2,671,114
Oklahoma	0	257,590	0	0	257,590
Oregon	0	5,619	0	0	5,619
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	2,238	61,272	0	0	63,510
South Dakota	0	0	0	0	0
Tennessee	0	122,256	0	0	122,256
Texas	0	2,700,177	0	0	2,700,177
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	708	381,863	0	0	382,570
Washington	0	4,231	0	0	4,231
West Virginia	92	107,237	0	0	107,329
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	48,622	16,273,478	0	0	16,322,100

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

Assessments Called (Billed) or Refunded as of December 31, 2011							
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	350,000	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	1,038,487	0	0	0	0

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	0	0	0	0

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

Life	Assessments Called (Billed) or Refunded as of December 31, 2011						Unallocated Annuity	
	Allocated Annuity		A&H		Unallocated Annuity		Assessments Called (i.e. Billed)	Assessments Refunded
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
0	0	0	0	0	0	0	0	
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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	5	0	5
Alaska	0	1	0	1
Arizona	0	19	(0)	19
Arkansas	0	4	(0)	7
California	0	83	0	84
Colorado	16	19	0	36
Connecticut	0	107	(0)	225
Delaware	0	2	0	2
Dist. of Columbia	0	75	0	75
Florida	33	101	(0)	134
Georgia	85	1,398	0	1,915
Hawaii	0	2	0	2
Idaho	0	1	0	1
Illinois	0	136	(0)	1,908
Indiana	78	27	0	152
Iowa	0	2	(0)	21
Kansas	0	3	0	3
Kentucky	22	4	0	26
Louisiana	0	5	0	5
Maine	0	9	0	9
Maryland	(0)	22	0	484
Massachusetts	0	45	0	46
Michigan	0	16	0	1,835
Minnesota	0	5	0	472
Mississippi	0	3	(0)	81
Missouri	0	6	(0)	6
Montana	0	3	0	3
Nebraska	0	1	(0)	1
Nevada	0	1	0	1
New Hampshire	0	15	0	15
New Jersey	(1)	31	0	791
New Mexico	0	2	0	2
New York	(0)	0	0	(0)
North Carolina	188	33	0	856
North Dakota	0	0	0	0
Ohio	246	56	0	275
Oklahoma	0	9	(0)	9
Oregon	0	14	0	14
Pennsylvania	1	62	0	2,079
Puerto Rico	0	7	0	7
Rhode Island	0	9	0	9
South Carolina	46	9	0	55
South Dakota	0	0	0	0
Tennessee	1	7	(0)	8
Texas	145	28	0	442
Utah	0	3	0	239
Vermont	0	1	0	1
Virginia	117	19	(0)	137
Washington	0	24	0	178
West Virginia	0	1	(0)	1
Wisconsin	29	20	(0)	49
Wyoming	0	1	(0)	1
Other	0	0	(0)	(0)
Total	1,008	2,456	(0)	10,354

Summary:	
GA Covered Obligations	3,534,278,683
Add:	
GA claims incurred directly	0
GA expenses incurred directly	4,043,353
NOLHGA expenses	14,401,269
Remaining Inforce estimate	0
Less:	
Estate/other distributions	3,228,522,435
Other adjustments	102,571,577
Ceding commissions/ policy enhancements	84,689,350
Other recoveries (litigation, estate distributions, etc.)	136,926,126
Adjusted GA Costs	13,817
Per State breakdown	13,817

Assessments Called (Billed) or Refunded as of December 31, 2011							
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	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	10,000,000	11,255,081
0	0	10,000,000	11,400,000	0	0	0	0
0	0	400,000	0	0	0	3,100,000	0
47,000	23,000	44,000	22,000	9,000	5,000	0	0
0	0	0	0	0	0	32,905,625	0
0	0	35,000	0	0	0	0	0
4,755,103	5,296,700	471,044	524,695	574,882	640,360	0	0
5,025,000	5,196,038	3,758,000	3,886,064	0	0	3,050,000	4,549,252
19,000	0	13,000	0	1,200	0	0	0
100,000	50,733	150,000	210,019	200,000	201,730	4,800,000	5,000,000
11,306,785	10,875,478	44,055,596	26,201,957	895,082	960,837	108,553,958	71,103,889

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Estimated Net Costs as of September 30, 2012					
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, 2011							
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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11,271,909	1,041,272	1,401,485	0	122,000	0	0	0

Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	10,744	40,446	0	51,190
Alaska	1,231	21,168	8,203	30,602
Arizona	12,348	266,873	0	279,221
Arkansas	27,994	21,654	0	49,648
California	91,915	781,606	1,457,154	2,330,674
Colorado	11,646	46,475	116,796	174,917
Connecticut	0	0	0	0
Delaware	245,128	2,636,498	1,430,086	4,311,712
Dist. of Columbia	1,674	36,724	0	38,398
Florida	55,670	396,757	0	452,426
Georgia	20,600	59,736	78,270	158,605
Hawaii	0	0	0	0
Idaho	8,567	71,804	943	81,314
Illinois	10,598	255,332	120,887	386,817
Indiana	10,914	85,776	95,374	192,065
Iowa	1,960	66,663	2,360	70,983
Kansas	0	0	0	0
Kentucky	8,918	49,482	53,817	112,217
Louisiana	5,090	26,311	0	31,401
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	18,268	457,548	172,449	648,265
Minnesota	8,164	152,092	225,212	385,468
Mississippi	2,454	5,241	90,077	97,771
Missouri	10,358	153,917	46,764	211,038
Montana	1,338	21,076	25,052	47,466
Nebraska	3,019	73,296	0	76,315
Nevada	3,145	57,749	0	60,895
New Hampshire	3,047	2,802	147,210	153,059
New Jersey	0	0	0	0
New Mexico	7,225	11,538	66,546	85,309
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	1,926	(37)	0	1,889
Ohio	8,101	79,734	80,698	168,533
Oklahoma	5,251	62,781	172,040	240,073
Oregon	6,040	106,087	41,934	154,061
Pennsylvania	15,930	444,836	151,370	612,136
Puerto Rico	0	0	0	0
Rhode Island	3,349	21,733	0	25,081
South Carolina	16,131	40,590	16,472	73,194
South Dakota	1,787	141,351	0	143,138
Tennessee	0	0	0	0
Texas	37,763	488,035	665,408	1,191,206
Utah	1,731	10,282	863	12,875
Vermont	723	8,487	0	9,210
Virginia	366,623	344,201	8,121	718,946
Washington	58,416	532,705	103,276	694,398
West Virginia	3,449	66,185	106,051	175,685
Wisconsin	6,900	229,751	49,621	286,273
Wyoming	443	29,737	34,117	64,298
Other	0	0	0	0
Total	1,116,578	8,405,024	5,567,172	15,088,774

Summary:	
GA Covered Obligations	17,669,677
Add:	
GA claims incurred directly	9,335,961
GA expenses incurred directly	1,230,968
NOLHGA expenses	1,275,147
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	9,387,292
Ceding commissions/ policy enhancements	(125,003)
Other recoveries (litigation, estate distributions, etc.)	5,160,780
Adjusted GA Costs	15,088,774
Per State breakdown	15,088,774

Life	Assessments Called (Billed) or Refunded as of December 31, 2011						Unallocated Annuity	
	Allocated Annuity		A&H		Unallocated Annuity		Assessments Called (i.e. Billed)	Assessments Refunded
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded		
Alabama	41,000	0	16,288	0	4,000	0	0	0
Alaska	3,200	0	27,000	0	12,400	0	40	4
Arizona	14,519	0	147,070	0	36,314	0	0	0
Arkansas	0	0	0	0	96,472	0	0	0
California	96,300	0	1,091,400	275,000	2,022,300	400,000	0	0
Colorado	0	0	0	0	2,000,000	1,884,084	0	0
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	868,884	258,055	5,279,053	275,537	12,212,190	3,611,951	40	4

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	24,810	0	24,810
Alaska	0	0	0	0
Arizona	0	4,109,900	0	4,109,900
Arkansas	0	515,358	0	515,358
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	10,857	0	10,857
Dist. of Columbia	0	0	0	0
Florida	0	178,748	0	178,748
Georgia	0	(1,832)	0	(1,832)
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	1,523,790	0	1,523,790
Indiana	0	74,994	0	74,994
Iowa	0	13,325	0	13,325
Kansas	0	58,229	0	58,229
Kentucky	0	96,960	0	96,960
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	66,786	0	66,786
Massachusetts	0	1,119	0	1,119
Michigan	0	45,590	0	45,590
Minnesota	0	15,624	0	15,624
Mississippi	0	48,556	0	48,556
Missouri	0	407,374	0	407,374
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	21,490	0	21,490
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	1,267	0	1,267
North Dakota	0	60,820	0	60,820
Ohio	0	112,509	0	112,509
Oklahoma	0	248,144	0	248,144
Oregon	0	97,876	0	97,876
Pennsylvania	0	3,874,804	0	3,874,804
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	23,006	0	23,006
Tennessee	0	129,914	0	129,914
Texas	0	163,184	0	163,184
Utah	0	14,642	0	14,642
Vermont	0	0	0	0
Virginia	0	9,374	0	9,374
Washington	0	59,490	0	59,490
West Virginia	0	(37,368)	0	(37,368)
Wisconsin	0	125,152	0	125,152
Wyoming	0	0	0	0
Other	0	0	0	0
Total	0	12,094,494	0	12,094,494

Summary:	
GA Covered Obligations	18,947,440
Add:	
GA claims incurred directly	67,243
GA expenses incurred directly	201,589
NOLHGA expenses	756,212
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.)	11,002,270
Adjusted GA Costs	12,094,494
Per State breakdown	12,094,494

Life	Assessments Called (Billed) or Refunded as of December 31, 2011						Unallocated Annuity	
	Assessments Called (i.e. Billed)	Assessments Refunded	Allocated Annuity		A&H		Assessments Called (i.e. Billed)	Assessments Refunded
			Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded		
	0	0	0	0	11,693,421	0	0	0
	27,819	0	0	0	0	0	0	0
	0	0	15,000	0	25,000	0	0	0
	0	0	3,000,000	1,395,000	0	0	0	0
	0	0	24,520	0	0	0	0	0
	0	0	1,000,000					
	130,963	0	0	0	0	0	0	0
	0	0	56,000	0	0	0	0	0
	297	0	0	0	4,703	0	0	0
	0	0	1,449,393	0	0	0	0	0
	0	0	35,100	0	0	0	0	0
	0	0	146,270	0	0	0	0	0
	0	0	602,500	150,000	0	0	0	0
	0	0	25,712	0	0	0	0	0
	0	0	325,000	0	0	0	0	0
	17,723	238	0	0	280,946	3,768	0	0
	0	0	28,000	0	0	0	0	0
	0	0	100,000	0	0	0	0	0
	0	0	0	0	0	82,075	0	0
	0	0	150,000	0	0	0	0	0
	176,802	238	5,957,495	1,545,000	12,004,070	85,843	0	0

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Estimated Net Costs as of September 30, 2012					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0	0
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	0	0	0
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	0	0	0	0	0
Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	0	0	0	0	0
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	0	0	0	0	0
Missouri	0	0	0	0	0
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	0	0	0	0	0
Oregon	0	0	0	0	0
Pennsylvania	11,195,211	3,128,666	0	0	14,323,877
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	11,195,211	3,128,666	0	0	14,323,877

Summary:	
GA Covered Obligations	27,362,577
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	3,062,120
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, 2011							
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, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	11,869,512	22,278,324	0	34,147,836
Alaska	542,816	5,682,368	0	6,225,184
Arizona	18,649,794	24,046,489	0	42,696,284
Arkansas	10,767,565	6,303,524	52,344	17,123,433
California	272,449,106	449,529,159	0	721,978,265
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	3,983,698	4,122,454	0	8,206,915
Dist. of Columbia	0	0	0	0
Florida	99,677,223	107,540,801	0	207,218,024
Georgia	26,193,694	24,230,167	0	50,423,861
Hawaii	26,998,266	17,439,350	0	44,437,615
Idaho	7,729,376	8,238,298	0	15,967,674
Illinois	76,667,010	108,828,442	0	185,495,452
Indiana	14,849,520	27,786,107	0	42,635,627
Iowa	12,895,754	22,020,868	0	34,916,622
Kansas	24,869,488	10,981,392	0	35,850,880
Kentucky	13,206,518	23,246,725	0	36,453,243
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	18,114,301	20,452,966	0	38,567,267
Massachusetts	41,425,959	42,712,937	0	84,138,895
Michigan	(1,293)	0	(84,404)	(85,697)
Minnesota	14,458,345	36,037,414	0	50,495,759
Mississippi	19,428,053	5,812,402	0	25,240,455
Missouri	58,023,876	26,446,522	0	84,470,397
Montana	3,636,483	3,772,191	0	7,408,674
Nebraska	10,455,186	7,007,625	0	17,462,811
Nevada	12,593,173	7,311,583	0	19,904,757
New Hampshire	0	0	0	0
New Jersey	20,055,667	51,556,894	0	71,612,561
New Mexico	4,524,532	8,043,327	0	12,567,859
New York	0	0	0	0
North Carolina	30,666,670	67,718,819	0	98,385,489
North Dakota	3,302,610	5,033,130	0	8,335,740
Ohio	28,390,178	37,242,948	0	65,633,126
Oklahoma	10,652,748	18,480,309	0	29,133,057
Oregon	15,315,988	17,291,883	0	32,607,871
Pennsylvania	46,281,099	172,967,059	0	219,248,159
Puerto Rico	649,132	515,875	0	1,165,006
Rhode Island	3,230,567	21,834,308	0	25,064,874
South Carolina	17,002,583	21,921,001	0	38,923,584
South Dakota	6,652,339	2,827,519	0	9,479,858
Tennessee	24,509,262	16,146,033	0	40,655,294
Texas	109,120,158	136,799,900	0	245,920,058
Utah	8,660,081	6,893,176	0	15,553,257
Vermont	0	0	0	0
Virginia	10,247,950	19,770,013	0	29,997,963
Washington	33,267,068	58,779,626	0	92,046,694
West Virginia	1,868,560	3,659,202	0	5,527,762
Wisconsin	14,730,350	52,050,110	0	66,780,460
Wyoming	3,088,320	3,643,130	0	6,731,450
Other	0	0	0	0
Total	1,191,699,284	1,735,002,367	0	2,926,701,651

Summary:	
GA Covered Obligations	5,698,519,321
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	58,410,042
Remaining Inforce estimate	252,175,308
Less:	
Estate/other distributions	2,380,406,620
Other adjustments	546,280,303
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	124,144,470
Adjusted GA Costs	2,958,273,278
Per State breakdown	2,958,273,278

Assessments Called (Billed) or Refunded as of December 31, 2011							
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
1,345,741	0	4,826,029	0	0	0	2,422,325	0
31,372,236	0	24,082,717	0	0	0	0	0
14,808,588	0	0	0	0	0	0	0
233,293,661	0	359,401,833	0	0	0	0	0
170,383	0	82,023	0	0	0	0	0
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:	5,900,065	5,870,051	0	0	0	0	0
Estate/other distributions	95,382,738	85,736,147	28,000,000	0	0	31,410,410	20,700,000
Other adjustments	4,229,436	11,393,625	4,999,960	0	0	0	0
Ceding commissions/ policy enhancements	7,082,570	10,342,799	0	0	0	0	0
Other recoveries (litigation, estate distributions, etc.)	18,410,000	8,915,000	0	0	0	0	0
	12,412,783	500,000	18,298,974	0	0	0	0
Adjusted GA Costs	25,969,000	15,441,000	0	0	0	0	0
Per State breakdown	33,290,000	25,140,000	0	0	0	0	0
10,500,000	0	66,672,000	11,009,268	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
24,685,487	0	42,456,463	0	0	0	1,200,000	0
2,300,000	0	3,448,990	0	0	0	0	0
27,666,417	0	64,333,583	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
9,542,110	0	13,983,490	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
125,470,495	0	63,667,619	0	0	0	0	0
7,650,200	0	5,764,275	0	590,625	0	0	0
9,989,476	0	10,214,000	2,613,992	0	0	0	0
35,361,000	0	40,598,000	0	0	0	2,800,000	0
1,598,287	0	3,029,868	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
1,054,390,157	500,000	1,322,679,437	50,963,161	590,625	0	42,365,781	20,669,527

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	31,352	0	31,352
Alaska	0	17,418	0	17,418
Arizona	0	1,255,971	0	1,255,971
Arkansas	0	2,898,996	0	2,898,996
California	0	21,650,852	0	21,650,852
Colorado	0	1,644,280	0	1,644,280
Connecticut	0	24,981,045	0	24,981,045
Delaware	0	1,034,551	0	1,034,551
Dist. of Columbia	0	7,465	0	7,465
Florida	0	245,339	0	245,339
Georgia	0	5,286,543	0	5,286,543
Hawaii	0	170,104	0	170,104
Idaho	0	345,867	0	345,867
Illinois	0	21,247,421	0	21,247,421
Indiana	0	1,180,343	0	1,180,343
Iowa	0	3,755,049	0	3,755,049
Kansas	0	14,930	0	14,930
Kentucky	0	984,545	0	984,545
Louisiana	0	3,327	0	3,327
Maine	0	1,310,633	0	1,310,633
Maryland	0	7,270,339	0	7,270,339
Massachusetts	0	24,385	0	24,385
Michigan	0	12,795,115	0	12,795,115
Minnesota	0	3,633,127	0	3,633,127
Mississippi	0	652,837	0	652,837
Missouri	0	26,873	0	26,873
Montana	0	765,461	0	765,461
Nebraska	0	558,607	0	558,607
Nevada	0	603,543	0	603,543
New Hampshire	0	1,881,724	0	1,881,724
New Jersey	0	56,843,426	0	56,843,426
New Mexico	0	262,190	0	262,190
New York	0	479,958,015	0	479,958,015
North Carolina	0	14,780,990	0	14,780,990
North Dakota	0	0	0	0
Ohio	0	5,446,643	0	5,446,643
Oklahoma	0	207,711	0	207,711
Oregon	0	37,821	0	37,821
Pennsylvania	0	42,925,082	0	42,925,082
Puerto Rico	0	51,426	0	51,426
Rhode Island	0	4,514,673	0	4,514,673
South Carolina	0	961,082	0	961,082
South Dakota	0	353,364	0	353,364
Tennessee	0	1,678,667	0	1,678,667
Texas	0	182,138	0	182,138
Utah	0	669,061	0	669,061
Vermont	0	872,274	0	872,274
Virginia	0	2,785,065	0	2,785,065
Washington	0	5,257,621	0	5,257,621
West Virginia	0	2,112,239	0	2,112,239
Wisconsin	0	42,798	0	42,798
Wyoming	0	67,618	0	67,618
Other	0	6,018,085	0	6,018,085
Total	0	742,306,030	0	742,306,030

Summary:	
GA Covered Obligations	1,094,728,800
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	19,785,022
Remaining Inforce estimate	722,521,008
Less:	
Estate/other distributions	372,207,792
Other adjustments	722,521,008
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	742,306,030
Per State breakdown	742,306,030

Assessments Called (Billed) or Refunded as of December 31, 2011							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	0	0	0	0
Assessment information is compiled annually from state guaranty associations. This information is NOT audited or verified by NOLHGA. NOLHGA cannot comment as to the completeness nor accuracy of the information shown herein. Any such inquiries should be directed to each individual state guaranty association.							
0	0	0	0	0	0	0	0

Estimated Net Costs as of September 30, 2012					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0	0
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	0	0	0
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	0	0	0	0	0
Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	0	0	0	0	0
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	24,937,419	0	0	0	24,937,419
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	24,937,419	0	0	0	24,937,419

Summary:	
GA Covered Obligations	26,260,815
Add:	
GA claims incurred directly	0
GA expenses incurred directly	388,973
NOLHGA expenses	763,949
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	24,937,419
Per State breakdown	24,937,419

Assessments Called (Billed) or Refunded as of December 31, 2011							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
13,800,320	0	4,950,590	0	0	0	1,518,800	0
13,800,320	0	4,950,590	0	0	0	1,518,800	0

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Estimated Net Costs as of September 30, 2012					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0	0
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	0	0	0
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	0	0	0	0	0
Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	0	0	0	0	0
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	0	0	0	0	0
Missouri	0	0	0	0	0
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	4,709,508	4,463,707	0	0	9,173,215
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	4,709,508	4,463,707	0	0	9,173,215

Summary:	
GA Covered Obligations	8,850,514
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	322,701
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	9,173,215
Per State breakdown	9,173,215

Assessments Called (Billed) or Refunded as of December 31, 2011							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
7,965,000	2,925,000	885,000	325,000	0	0	0	0
7,965,000	2,925,000	885,000	325,000	0	0	0	0

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

Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	1,790	382,138	0	383,928
Alaska	719	1,863	0	2,582
Arizona	2,304	48,745	0	51,049
Arkansas	2,247	13,147	0	15,394
California	30,875	248,426	0	279,301
Colorado	0	0	0	0
Connecticut	8,957	163,084	0	172,041
Delaware	811	29,680	0	30,491
Dist. of Columbia	0	0	0	0
Florida	11,290	271,172	0	282,461
Georgia	10,081	15,501	0	25,582
Hawaii	661	18,232	0	18,893
Idaho	346	157,975	0	158,321
Illinois	13,015	629,388	0	642,402
Indiana	6,748	1,120,338	0	1,127,086
Iowa	1,898	61,114	0	63,012
Kansas	2,005	15,510	0	17,515
Kentucky	1,480	28,876	0	30,356
Louisiana	0	0	0	0
Maine	1,424	15,937	0	17,361
Maryland	12,585	25,550	0	38,135
Massachusetts	10,932	108,016	0	118,948
Michigan	9,391	123,082	0	132,473
Minnesota	8,018	1,058,544	0	1,066,561
Mississippi	1,539	9,408	0	10,947
Missouri	3,493	78,002	0	81,495
Montana	558	27,716	0	28,274
Nebraska	798	397,454	0	398,252
Nevada	538	87,750	0	88,288
New Hampshire	3,857	258,958	0	262,815
New Jersey	12,846	144,909	0	157,755
New Mexico	632	271,468	0	272,101
New York	0	0	0	0
North Carolina	8,649	119,119	0	127,768
North Dakota	549	20,029	0	20,578
Ohio	14,188	200,141	0	214,328
Oklahoma	1,016	28,057	0	29,074
Oregon	2,939	56,922	0	59,862
Pennsylvania	13,683	3,791,537	0	3,805,220
Puerto Rico	0	0	0	0
Rhode Island	965	209,717	0	210,682
South Carolina	3,883	666,962	0	670,845
South Dakota	136	9,168	0	9,304
Tennessee	5,301	55,521	0	60,822
Texas	10,053	129,728	0	139,781
Utah	481	35,607	0	36,088
Vermont	2,333	26,052	0	28,385
Virginia	37,650	2,300,376	0	2,338,026
Washington	2,533	39,206	0	41,739
West Virginia	924	47,334	0	48,259
Wisconsin	7,208	589,084	0	596,292
Wyoming	90	13,262	0	13,352
Other	0	0	0	0
Total	274,417	14,149,804	0	14,424,222

Summary:	
GA Covered Obligations	11,499,999
Add:	
GA claims incurred directly	11,499,999
GA expenses incurred directly	0
NOLHGA expenses	2,924,223
Remaining Inforce estimate	0
77	18,893
Less:	
Estate/other distributions	0
Other adjustments	11,499,999
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	14,424,222
Per State breakdown	14,424,222

Life	Assessments Called (Billed) or Refunded as of December 31, 2011						Unallocated Annuity	
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
	4,005	30	6,000	20	5	0	0	0
	36,125	0	0	0	0	0	0	0
	205,036	0	314,964	0	0	0	0	0
	210,000	0	0	0	0	0	0	0
	77	0	1,692	0	73	0	0	0
	80,000	0	895,000	0	5,000	0	35,000	0
	286,000	0	814,000	0	0	0	0	0
	49,965	0	349,994	0	0	0	0	0
	12,800	0	147,200	0	0	0	0	0
	5,500	0	44,500	0	0	0	0	0
	0	0	0	0	325,000	0	0	0
	0	0	75,000	0	0	0	0	0
	889,508	30	2,648,350	20	330,078	0	35,000	0

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	21,136	38	0	21,175
Alaska	0	0	0	0
Arizona	12,057	63	0	12,119
Arkansas	4,647	38	0	4,685
California	92,842	3,206	0	96,048
Colorado	18,135	2,836	0	20,971
Connecticut	12,481	121	0	12,603
Delaware	10,345	758	0	11,103
Dist. of Columbia	5,249	489	0	5,738
Florida	86,504	7,511	0	94,015
Georgia	17,433	477	0	19,101
Hawaii	0	0	0	0
Idaho	443	0	0	443
Illinois	75,462	6,502	0	82,324
Indiana	9,874	1,874	0	11,748
Iowa	1,413	176	0	1,589
Kansas	4,528	10	0	4,538
Kentucky	24,447	3,396	0	27,843
Louisiana	1,942	0	0	1,942
Maine	6,496	5,134	0	11,630
Maryland	29,965	691	0	30,656
Massachusetts	69,426	2,569	0	71,995
Michigan	20,006	1,480	0	22,232
Minnesota	5,193	69	0	5,261
Mississippi	1,716	0	0	1,716
Missouri	7,442	269	0	7,711
Montana	582	0	0	582
Nebraska	1,381	0	0	1,381
Nevada	1,892	0	0	1,892
New Hampshire	9,381	285	0	9,666
New Jersey	75,983	4,972	0	83,585
New Mexico	1,093	0	0	1,093
New York	65,879	8,216	0	76,713
North Carolina	27,958	24,421	0	55,736
North Dakota	148	0	0	148
Ohio	39,417	429	0	43,534
Oklahoma	3,194	6	0	3,200
Oregon	3,509	0	0	3,509
Pennsylvania	213,843	22,074	0	249,318
Puerto Rico	0	0	0	0
Rhode Island	9,437	208	0	9,645
South Carolina	14,199	275	0	14,474
South Dakota	172	0	0	172
Tennessee	55,550	10,533	0	66,083
Texas	22,309	277	0	22,586
Utah	718	0	0	718
Vermont	1,421	0	0	1,421
Virginia	25,027	1,387	0	26,414
Washington	10,808	2,981	0	13,789
West Virginia	3,280	0	0	3,280
Wisconsin	4,362	49	0	4,410
Wyoming	0	0	0	0
Other	0	0	0	0
Total	1,130,723	113,819	0	1,272,532

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

Life	Assessments Called (Billed) or Refunded as of December 31, 2011						Unallocated Annuity	
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
	4,523	0	0	0	0	0	0	0
	2,326	0	3,076	0	0	0	0	0
	34,200	0	800	0	0	0	0	0
	41,049	0	3,876	0	0	0	0	0

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Estimated Net Costs as of September 30, 2012				
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, 2011						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, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	92,206	800,120	0	892,326
Alaska	0	0	0	0
Arizona	160,496	1,521,660	0	1,682,155
Arkansas	51,319	439,879	0	491,198
California	147,564	1,848,791	0	1,996,355
Colorado	40,854	499,165	0	540,019
Connecticut	0	0	0	0
Delaware	3,910	9,259	0	13,169
Dist. of Columbia	23,267	194,695	0	217,962
Florida	227,059	2,369,373	0	2,596,432
Georgia	188,538	1,520,316	0	1,708,854
Hawaii	23,039	230,538	0	253,577
Idaho	0	0	0	0
Illinois	89,300	832,186	0	921,487
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	43,942	493,314	0	537,255
Kentucky	27,669	155,277	0	182,946
Louisiana	32,319	206,771	0	239,089
Maine	0	0	0	0
Maryland	99,747	604,800	0	704,547
Massachusetts	0	0	0	0
Michigan	46,069	353,003	0	399,072
Minnesota	0	0	0	0
Mississippi	265,149	1,707,311	0	1,972,460
Missouri	91,233	1,237,747	0	1,328,980
Montana	0	0	0	0
Nebraska	11,090	69,309	0	80,398
Nevada	8,294	110,921	0	119,216
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	54,999	365,013	0	420,011
New York	0	0	0	0
North Carolina	124,072	1,307,521	0	1,431,593
North Dakota	0	0	0	0
Ohio	51,288	204,123	0	255,410
Oklahoma	56,898	444,383	0	501,281
Oregon	13,021	96,736	0	109,757
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	79,366	630,973	0	710,338
South Dakota	0	0	0	0
Tennessee	56,083	633,531	0	689,614
Texas	201,857	2,247,549	0	2,449,406
Utah	2,312	11,950	0	14,262
Vermont	0	0	0	0
Virginia	151,734	1,146,922	0	1,298,655
Washington	31,218	278,414	0	309,632
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	2,495,911	22,571,548	0	25,067,459

Summary:
GA Covered Obligations 83,300,829
Add:
GA claims incurred directly 140,795
GA expenses incurred directly 1,545,709
NOLHGA expenses 2,155,821
Remaining Inforce estimate 0
Less:
Estate/other distributions 0
Other adjustments (5,957,550)
Ceding commissions/ policy enhancements 20,181,741
Other recoveries (litigation, estate distributions, etc.) 47,851,504
Adjusted GA Costs 25,067,459
Per State breakdown 25,067,459

Assessments Called (Billed) or Refunded as of December 31, 2011							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
1,037,480	0	0	0	0	0	0	0
712,800	0	5,287,200	0	0	0	0	0
623,455	0	935,184	0	0	0	0	0
45,000	0	55,000	0	0	0	0	0
121,500	74,219	536,500	397,781	0	0	0	0
500,000	150,000	2,300,000	1,300,000	0	0	0	0
525,000	0	15,000	0	0	0	0	0
743,240	0	2,760	0	0	0	0	0
1,666,605	0	365,840	0	0	0	0	0
235,000	0	111,000	0	0	0	0	0
64,817	0	239,890	0	0	0	0	0
1,029,000	0	3,871,000	0	0	0	0	0
1,980,000	1,445,000	20,000	107,500	0	0	0	0
275,000	0	1,925,000	0	0	0	0	0
7,101,306	4,000,000	0	0	0	0	0	0
78,950	0	136,050	0	0	0	0	0
595,000	0	3,125,000	0	0	0	0	0
936,000	0	0	0	0	0	0	0
18,270,153	5,669,219	18,925,424	1,805,281	0	0	0	0

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	16,567	1,445	0	18,012
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	8,634	8,279	0	16,913
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	1,665	487	0	2,152
Georgia	(2,263)	(918)	0	(3,181)
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	(25,705)	(13,844)	0	(39,549)
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	18,648	3,466	0	22,114
Louisiana	(9,782)	(2,892)	0	(12,674)
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	(37,351)	(38,832)	0	(76,183)
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	31,944	11,307	0	43,250
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	(25,731)	(12,400)	0	(38,132)
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	7,559	3,240	0	10,799
South Dakota	0	0	0	0
Tennessee	255,651	82,498	0	338,149
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	24,352	6,887	0	31,239
Washington	0	0	0	0
West Virginia	18,125	13,759	0	31,884
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	282,312	62,480	0	344,793

Summary:	
GA Covered Obligations	48,277,445
Add:	
GA claims incurred directly	0
GA expenses incurred directly	167,440
NOLHGA expenses	1,771,464
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.)	12,696,835
Adjusted GA Costs	344,793
Per State breakdown	344,793

Assessments Called (Billed) or Refunded as of December 31, 2011							
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
56,916	0	0	0	0	0	0	0
325,000	0	0	0	0	0	0	0
440,000	0	80,000	0	0	0	0	0
46,000	0	4,000	0	0	0	0	0
375,000	0	5,000	0	0	0	0	0
0	0	0	0	0	0	0	0
1,242,916	0	89,000	0	0	0	0	0

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Estimated Net Costs as of September 30, 2012

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	385,654	0	0	0	385,654
Alaska	0	0	0	0	0
Arizona	37,609	0	0	0	37,609
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	155,490	0	0	0	155,490
Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	0	0	0	0	0
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	1,163,856	64,736	0	0	1,228,592
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	10,535,752	3,802,510	0	0	14,338,262
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	22,042	0	0	0	22,042
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	10,624	0	0	0	10,624
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	408,750	0	0	0	408,750
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	12,719,777	3,867,246	0	0	16,587,023

Summary:

GA Covered Obligations	17,074,665
Add:	
GA claims incurred directly	18,066
GA expenses incurred directly	406,240
NOLHGA expenses	617,409
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(1,329,839)
Ceding commissions/ policy enhancements	711,825
Other recoveries (litigation, estate distributions, etc.)	2,147,371
Adjusted GA Costs	16,587,023
Per State breakdown	16,587,023

Assessments Called (Billed) or Refunded as of December 31, 2011

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	959,087	0	402,992	0	52,921	0	0	0
Maine								
Maryland								
Massachusetts								
Michigan								
Minnesota								
Mississippi	4,320,000	0	1,680,000	0	0	0	0	0
Missouri								
Montana								
Nebraska								
Nevada								
New Hampshire								
New Jersey								
New Mexico	29,979	0	0	0	0	0	0	0
New York								
North Carolina								
North Dakota								
Ohio								
Oklahoma	100,000	0	0	0	0	0	0	0
Oregon								
Pennsylvania								
Puerto Rico								
Rhode Island								
South Carolina								
South Dakota								
Tennessee								
Texas	475,086	0	0	0	0	0	0	0
Utah								
Vermont								
Virginia								
Washington								
West Virginia								
Wisconsin								
Wyoming								
Other								
Total	5,884,152	0	2,082,992	0	52,921	0	0	0

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Estimated Net Costs as of September 30, 2012					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	15,173	0	2,703	0	17,877
Alaska	0	0	0	0	0
Arizona	0	0	619	0	619
Arkansas	0	0	3,116	0	3,116
California	0	0	360	0	360
Colorado	0	0	0	0	0
Connecticut	0	0	(1,929)	0	(1,929)
Delaware	6,717	0	0	0	6,717
Dist. of Columbia	0	0	0	0	0
Florida	119,710	15,609	143,300	0	278,619
Georgia	56,068	23,172	25,190	0	104,429
Hawaii	0	0	(44)	0	(44)
Idaho	0	0	1,867	0	1,867
Illinois	0	0	1,597	0	1,597
Indiana	27,711	0	10,827	0	38,538
Iowa	0	0	58	0	58
Kansas	0	0	409	0	409
Kentucky	0	0	73,088	0	73,088
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	23,152	0	533	0	23,684
Massachusetts	0	0	1,485	0	1,485
Michigan	0	0	4,419	0	4,419
Minnesota	0	0	1,953	0	1,953
Mississippi	0	0	915	0	915
Missouri	6,103	995	1,062	0	8,161
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	1,133	0	1,133
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	4,113	0	4,113
North Carolina	(10,344)	0	0	0	(10,344)
North Dakota	0	0	0	0	0
Ohio	0	0	3,038	0	3,038
Oklahoma	20,432	1,111	1,690	0	23,232
Oregon	0	0	67	0	67
Pennsylvania	38,708	352	845	0	39,905
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	5	0	5
South Carolina	225,142	11,012	0	0	236,154
South Dakota	0	0	0	0	0
Tennessee	14,974	0	1,018	0	15,992
Texas	91,113	0	0	0	91,113
Utah	0	0	104	0	104
Vermont	0	0	0	0	0
Virginia	52,826	408	2,544	0	55,779
Washington	0	0	0	0	0
West Virginia	636,224	24,612	99,066	0	759,902
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	1,323,709	77,271	385,150	0	1,786,130

Summary:	
GA Covered Obligations	16,205,681
Add:	
GA claims incurred directly	10,602,029
GA expenses incurred directly	3,311,759
NOLHGA expenses	358,078
Remaining Inforce estimate	0
Less:	
Estate/other distributions	858,110
Other adjustments	10,356,665
Ceding commissions/ policy enhancements	418,260
Other recoveries (litigation, estate distributions, etc.)	17,058,382
Adjusted GA Costs	1,786,130
Per State breakdown	1,786,130

Assessments Called (Billed) or Refunded as of December 31, 2011							
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
Summary:							
GA Covered Obligations 16,205,681							
Add:							
0	0	0	0	100,000	0	0	0
535,000	0	65,000	0	4,900,000	0	0	0
172,000	0	72,000	739	1,200,000	0	0	0
Less:							
0	0	0	0	590,456	0	0	0
2,378,202	1,606,906	0	0	374,000	175,940	0	0
400,000	0	0	0	0	0	0	0
25,000	0	0	0	25,000	0	0	0
40,000	17,600	0	0	210,000	92,400	0	0
249,570	0	0	0	750,420	0	0	0
200,000	0	0	0	53,000	0	0	0
65,397	151,779	0	0	1,359,712	1,266,260	0	0
560,269	382,889	4,588	13,137	333,201	383,000	0	0
606,438	128,826	73,076	140,773	3,240,504	3,765,849	0	0
5,231,876	2,288,000	214,664	154,649	13,338,293	5,683,449	0	0

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Estimated Net Costs as of September 30, 2012					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0	0
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	0	0	0
California	600,643	0	0	0	600,643
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	1,180	0	0	0	1,180
Florida	0	0	0	0	0
Georgia	7,977	0	0	0	7,977
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	95,545	0	0	0	95,545
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	7,138	0	0	0	7,138
Maine	0	0	0	0	0
Maryland	70	0	0	0	70
Massachusetts	0	0	0	0	0
Michigan	68,688	0	0	0	68,688
Minnesota	0	0	0	0	0
Mississippi	1,703	0	0	0	1,703
Missouri	0	0	0	0	0
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	2,733	0	0	0	2,733
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	160,188	0	0	0	160,188
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	294	0	0	0	294
Texas	213,609	0	0	0	213,609
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	1,159,769	0	0	0	1,159,769

Summary:	
GA Covered Obligations	735,000
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	659,257
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	234,488
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	1,159,769
Per State breakdown	1,159,769

Life	Assessments Called (Billed) or Refunded as of December 31, 2011						Unallocated Annuity	
	Allocated Annuity		A&H		Unallocated Annuity		Assessments Called (i.e. Billed)	Assessments Refunded
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
0	0	0	0	0	0	0	0	

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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, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	42,351	335,002	0	377,354
Alaska	31,986	212,607	0	244,592
Arizona	384,992	1,113,514	0	1,498,506
Arkansas	65,028	358,003	0	423,030
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	65,118	251,419	0	316,537
Dist. of Columbia	0	0	0	0
Florida	5,385,783	12,416,492	0	17,802,275
Georgia	319,579	1,218,466	0	1,538,045
Hawaii	0	0	0	0
Idaho	59,468	441,230	0	500,698
Illinois	2,414,416	7,982,068	0	10,396,484
Indiana	1,449,740	3,963,535	0	5,413,275
Iowa	1,361,394	2,752,531	0	4,113,925
Kansas	375,333	1,584,601	0	1,959,934
Kentucky	255,102	809,749	0	1,064,850
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	161,864	2,213,897	0	2,375,761
Massachusetts	62,156	2,935,529	0	2,997,685
Michigan	2,364,086	6,748,361	0	9,112,447
Minnesota	0	0	0	0
Mississippi	20,475	276,302	0	296,777
Missouri	616,758	3,735,933	0	4,352,691
Montana	272,413	243,665	0	516,078
Nebraska	450,932	1,415,837	0	1,866,770
Nevada	12,499	236,858	0	249,358
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	67,753	200,584	0	268,337
New York	0	0	0	0
North Carolina	406,860	3,041,612	0	3,448,471
North Dakota	169,756	935,826	0	1,105,582
Ohio	2,074,986	9,024,594	0	11,099,580
Oklahoma	797,306	775,208	0	1,572,514
Oregon	253,246	877,511	0	1,130,757
Pennsylvania	542,472	6,563,488	0	7,105,960
Puerto Rico	0	142	0	142
Rhode Island	0	0	0	0
South Carolina	247,669	1,097,887	0	1,345,556
South Dakota	176,291	507,617	0	683,908
Tennessee	492,525	827,782	0	1,320,307
Texas	420,357	3,649,117	0	4,069,474
Utah	103,690	507,852	0	611,543
Vermont	2,143	130,638	0	132,781
Virginia	133,199	2,821,752	0	2,954,951
Washington	503,728	1,077,374	0	1,581,103
West Virginia	27,328	191,245	0	218,573
Wisconsin	111,978	519,661	0	631,639
Wyoming	74,769	103,991	0	178,760
Other	0	0	0	0
Total	22,777,529	84,099,480	0	106,877,009

Summary:	
GA Covered Obligations	600,117,018
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	4,487,174
Remaining Inforce estimate	0
Less:	
Estate/other distributions	269,312,049
Other adjustments	151,440,726
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	76,974,408
Adjusted GA Costs	106,877,009
Per State breakdown	106,877,009

Assessments Called (Billed) or Refunded as of December 31, 2011							
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	419,000	7,950,000	3,181,000	0	0	0	0
455,036	0	2,567,241	0	0	0	0	0
2,865,000	0	12,435,000	0	0	0	0	0
2,250,225	688,600	1,790,500	661,400	0	0	0	0
269,155	0	862,577	0	0	0	0	0
9,300	0	16,990,700	0	0	0	0	0
330,000	0	2,420,000	0	0	0	0	0
1,157,792	958,991	2,614,740	1,767,139	0	0	0	0
565,000	0	935,000	0	0	0	0	0
9,411,167	2,959,943	0	0	0	0	0	0
275,261	0	1,349,739	0	0	0	0	0
4,000	0	265,000	0	0	0	0	0
333,529	0	7,336,036	0	0	0	0	0
688,258	0	2,020,070	0	0	0	0	0
109,516	2,286	575,004	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	9,953,086	175,491,859	19,323,869	0	0	2,000	0

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Estimated Net Costs as of September 30, 2012					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	91,725	0	91,725
Alaska	0	0	0	0	0
Arizona	0	0	679,429	0	679,429
Arkansas	0	0	50,706	0	50,706
California	0	0	4,707	0	4,707
Colorado	0	0	3,577,344	0	3,577,344
Connecticut	0	0	0	0	0
Delaware	0	0	11,416	0	11,416
Dist. of Columbia	0	0	0	0	0
Florida	0	0	25,534	0	25,534
Georgia	0	0	2,495,415	0	2,495,415
Hawaii	0	0	17,560	0	17,560
Idaho	0	0	4,631	0	4,631
Illinois	0	0	88,763	0	88,763
Indiana	0	0	11,939	0	11,939
Iowa	0	0	0	0	0
Kansas	0	0	4,211	0	4,211
Kentucky	0	0	12	0	12
Louisiana	0	0	18,778	0	18,778
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	537,594	0	537,594
Missouri	0	0	2,138	0	2,138
Montana	0	0	6,787	0	6,787
Nebraska	0	0	441	0	441
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	6,070	0	6,070
New York	0	0	0	0	0
North Carolina	0	0	5,313	0	5,313
North Dakota	0	0	466	0	466
Ohio	0	0	0	0	0
Oklahoma	0	0	251,417	0	251,417
Oregon	0	0	23,377	0	23,377
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	1,640,883	0	1,640,883
South Dakota	0	0	0	0	0
Tennessee	0	0	0	0	0
Texas	0	0	3,889,169	0	3,889,169
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	56	0	56
Other	0	0	0	0	0
Total	0	0	13,445,884	0	13,445,884

Summary:	
GA Covered Obligations	10,203,532
Add:	
GA claims incurred directly	10,203,532
GA expenses incurred directly	1,887,441
NOLHGA expenses	1,354,911
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	10,203,532
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	13,445,884
Per State breakdown	13,445,884

Assessments Called (Billed) or Refunded as of December 31, 2011							
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	1,458,082	0	0	0
0	0	0	0	14,100	0	0	0
0	0	0	0	130,000	0	0	0
0	0	0	0	400,000	0	0	0
0	0	0	0	2,002,182	0	0	0

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	1,425	0	0	1,425
Alaska	602	0	0	602
Arizona	82,115	49,141	0	131,256
Arkansas	13,501	12,654	0	26,155
California	162,595	23,437	0	186,032
Colorado	9,614	4,485	0	14,099
Connecticut	1,386	6,393	0	7,779
Delaware	0	0	0	0
Dist. of Columbia	(298)	0	0	(298)
Florida	30,363	40,613	0	70,976
Georgia	11,052	931	0	11,983
Hawaii	1,880	0	0	1,880
Idaho	5,353	5,519	0	10,872
Illinois	0	0	0	0
Indiana	155,751	441,488	0	597,239
Iowa	0	0	0	0
Kansas	2,931	1,687	0	4,619
Kentucky	(893)	(416)	0	(1,309)
Louisiana	2,651	0	0	2,651
Maine	0	0	0	0
Maryland	(16)	(17)	0	(33)
Massachusetts	0	0	0	0
Michigan	118	0	0	118
Minnesota	1,750	6,870	0	8,619
Mississippi	0	0	0	0
Missouri	135,566	29,327	0	164,893
Montana	710	0	0	710
Nebraska	567	0	0	567
Nevada	1,793	123	0	1,916
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	14,779	0	0	14,779
New York	0	0	0	0
North Carolina	939	6,244	0	7,182
North Dakota	818	0	0	818
Ohio	1,904	2,131	0	4,035
Oklahoma	12,246	4,555	0	16,801
Oregon	1,399	153	0	1,552
Pennsylvania	153	0	0	153
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	2,525	12	0	2,537
South Dakota	1,026	0	0	1,026
Tennessee	298	1,777	0	2,075
Texas	447,153	26,768	0	473,921
Utah	845	1,406	0	2,250
Vermont	6,861	0	0	6,861
Virginia	2,303	56,693	0	58,996
Washington	7,258	0	0	7,258
West Virginia	713	0	0	713
Wisconsin	3,600	0	0	3,600
Wyoming	0	13	0	13
Other	0	0	0	0
Total	1,125,332	721,986	0	1,847,318

Summary:	
GA Covered Obligations	12,183,752
Add:	
GA claims incurred directly	25,081
GA expenses incurred directly	318,423
NOLHGA expenses	367,042
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(406,387)
Ceding commissions/ policy enhancements	1,953,369
Other recoveries (litigation, estate distributions, etc.)	9,499,998
Adjusted GA Costs	1,847,318
Per State breakdown	1,847,318

Life	Assessments Called (Billed) or Refunded as of December 31, 2011				A&H		Unallocated Annuity	
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
	70,158	0	0	0	0	0	0	0
	1,393,120	300,000	206,880	0	0	0	0	0
	99,972	0	0	0	0	0	0	0
	99,000	0	1,000	0	0	0	0	0
	2,898,033	2,375,000	0	0	152,528	125,000	0	0
	2,800	0	70,000	0	0	0	0	0
	39,000	0	0	0	0	0	0	0
Total	4,602,083	2,675,000	277,880	0	152,528	125,000	0	0

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	42,996	80,927	0	123,923
Alaska	0	0	0	0
Arizona	6,696	16,809	0	23,505
Arkansas	382	19,462	0	19,844
California	83,413	38,240	0	121,653
Colorado	15,498	14,193	0	29,690
Connecticut	0	0	0	0
Delaware	1,741	1,420	0	3,161
Dist. of Columbia	0	0	0	0
Florida	303,899	439,875	0	743,775
Georgia	84,432	1,336,285	0	1,420,716
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	93,094	10,239	0	103,333
Indiana	140	31,222	0	31,362
Iowa	253	0	0	253
Kansas	2,100	4,164	0	6,264
Kentucky	40,972	162,622	0	203,594
Louisiana	107,641	37,529	0	145,170
Maine	0	0	0	0
Maryland	26,787	61,320	0	88,108
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	3,927	47,654	0	51,582
Missouri	3,345	20,054	0	23,399
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	1,177	0	0	1,177
New Hampshire	0	0	0	0
New Jersey	8,195	53,089	0	61,284
New Mexico	16,879	0	0	16,879
New York	0	0	0	0
North Carolina	350,734	2,034,914	225	2,385,873
North Dakota	0	0	0	0
Ohio	51,264	256,252	0	307,516
Oklahoma	110,489	33,733	0	144,222
Oregon	6,559	14,021	0	20,580
Pennsylvania	8,598	25,763	0	34,362
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	1,590,735	4,325,890	0	5,916,626
South Dakota	50	0	0	50
Tennessee	18,914	1,483,811	0	1,502,725
Texas	220,274	391,023	15,146	626,443
Utah	0	52,129	0	52,129
Vermont	0	0	0	0
Virginia	313,214	1,001,886	763	1,315,862
Washington	57,394	62	0	57,455
West Virginia	27,911	135,424	0	163,335
Wisconsin	215	7,473	0	7,688
Wyoming	0	0	0	0
Other	0	0	0	0
Total	3,599,919	12,137,485	16,134	15,753,538

Summary:	
GA Covered Obligations	67,641,600
Add:	
GA claims incurred directly	382,611
GA expenses incurred directly	994,265
NOLHGA expenses	708,166
Remaining Inforce estimate	0
Less:	
Estate/other distributions	46,001,672
Other adjustments	(131,112)
Ceding commissions/ policy enhancements	259,235
Other recoveries (litigation, estate distributions, etc.)	7,843,309
Adjusted GA Costs	15,753,538
Per State breakdown	15,753,538

Life	Assessments Called (Billed) or Refunded as of December 31, 2011				A&H		Unallocated Annuity	
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama	59,000	0	51,893	0	0	0	0	0
Alaska	0	0	0	0	0	0	0	0
Arizona	3,325	0	5,932	0	0	0	0	0
Arkansas	47,114	0	0	0	0	0	0	0
California	125,483	0	57,507	0	0	0	0	0
Colorado	25,480	0	23,520	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	0
Delaware	750	0	1,750	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0	0	0	0
Florida	275,000	0	975,000	0	0	0	0	0
Georgia	112,560	0	2,087,440	92,229	0	0	0	0
Hawaii	0	0	0	0	0	0	0	0
Idaho	0	0	0	0	0	0	0	0
Illinois	167,000	0	8,000	0	0	0	0	0
Indiana	0	0	0	0	0	0	0	0
Iowa	0	0	0	0	0	0	0	0
Kansas	0	0	0	0	0	0	0	0
Kentucky	59,999	0	280,671	50,000	0	0	0	0
Louisiana	110,873	0	21,127	0	0	0	0	0
Maine	0	0	0	0	0	0	0	0
Maryland	18,300	0	53,700	0	0	0	0	0
Massachusetts	0	0	0	0	0	0	0	0
Michigan	0	0	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0	0	0
Missouri	0	0	0	0	0	0	0	0
Montana	0	0	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0	0	0
Nevada	0	0	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0	0	0
New Jersey	100,000	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0	0
New York	0	0	0	0	0	0	0	0
North Carolina	450,000	60,000	2,550,000	340,000	0	0	0	0
North Dakota	0	0	0	0	0	0	0	0
Ohio	70,000	0	370,000	0	0	0	0	0
Oklahoma	52,900	0	177,100	0	0	0	0	0
Oregon	0	0	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0	0	0
Puerto Rico	0	0	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0	0	0
South Carolina	2,518,615	0	6,531,385	0	0	0	0	0
South Dakota	0	0	0	0	0	0	0	0
Tennessee	50,000	0	2,450,000	0	0	0	0	0
Texas	523,717	139,012	407,272	108,114	0	0	0	0
Utah	0	0	47,000	0	0	0	0	0
Vermont	0	0	0	0	0	0	0	0
Virginia	368,136	18,000	1,104,909	51,387	0	0	0	0
Washington	0	0	0	0	0	0	0	0
West Virginia	132,436	139,679	642,564	683,850	0	0	0	0
Wisconsin	0	0	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Total	5,270,688	356,691	17,846,770	1,325,580	0	0	0	0

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Estimated Net Costs as of September 30, 2012				
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	19,626,888	0	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	19,626,888	0	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, 2011							
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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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, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	(205,598)	(6,454)	0	(212,052)
Alaska	56,394	15,829	0	72,223
Arizona	(273,699)	2,556	0	(271,143)
Arkansas	(45,397)	4,399	0	(40,998)
California	(345,002)	74,386	0	(270,616)
Colorado	(121,268)	10,496	0	(110,772)
Connecticut	(52,762)	1,537	0	(51,225)
Delaware	(78,681)	(619)	0	(79,300)
Dist. of Columbia	33,656	20,768	0	54,424
Florida	(975,299)	(17,096)	0	(992,396)
Georgia	(303,240)	3,154	0	(300,087)
Hawaii	(66,583)	(7,698)	0	(74,281)
Idaho	(316,048)	(1,956)	0	(318,004)
Illinois	(400,759)	(6,423)	0	(407,182)
Indiana	(467,213)	89,503	0	(377,711)
Iowa	(13,398)	12,813	0	(585)
Kansas	(197,150)	9,320	0	(187,830)
Kentucky	(1,030,187)	(185,822)	0	(1,216,009)
Louisiana	(189,030)	(275)	0	(189,306)
Maine	(35,209)	519	0	(34,690)
Maryland	(188,381)	(3,722)	0	(192,103)
Massachusetts	(143,610)	953	0	(142,657)
Michigan	(486,001)	17,863	0	(468,138)
Minnesota	(89,258)	(9,398)	0	(98,656)
Mississippi	17,749	5,826	0	23,575
Missouri	(333,629)	(17,822)	0	(351,451)
Montana	(192,660)	7,927	0	(184,733)
Nebraska	(48,796)	23,983	0	(24,814)
Nevada	(65,947)	4,782	0	(61,165)
New Hampshire	4,904	(839)	0	4,065
New Jersey	(88,533)	970	0	(87,562)
New Mexico	(115,878)	(15,297)	0	(131,175)
New York	62,422	0	0	62,422
North Carolina	(649,204)	(27,966)	0	(677,171)
North Dakota	(231,844)	(533)	0	(232,377)
Ohio	(744,329)	11,937	0	(732,392)
Oklahoma	(100,293)	6,487	0	(93,806)
Oregon	(303,189)	9,880	0	(293,310)
Pennsylvania	(347,516)	(15,143)	0	(362,659)
Puerto Rico	0	0	0	0
Rhode Island	(15,515)	20	0	(15,494)
South Carolina	(111,319)	14,048	0	(97,270)
South Dakota	(174,194)	10,536	0	(163,659)
Tennessee	(293,748)	(30,411)	0	(324,159)
Texas	(1,241,597)	65,467	0	(1,176,129)
Utah	(280,982)	2,502	0	(278,480)
Vermont	91,576	2,961	0	94,536
Virginia	(393,797)	(80,364)	0	(474,161)
Washington	(675,895)	25,773	0	(650,121)
West Virginia	(166,699)	7,398	0	(159,302)
Wisconsin	(221,905)	(2,563)	0	(224,468)
Wyoming	(20,491)	(9,934)	0	(30,425)
Other	0	0	0	0
Total	(12,575,035)	24,257	0	(12,550,778)

Summary:	
GA Covered Obligations	765,438,159
Add:	
GA claims incurred directly	0
GA expenses incurred directly	5,116,161
NOLHGA expenses	7,496,486
Remaining Inforce estimate	0
Less:	
Estate/other distributions	714,278,169
Other adjustments	(357,884,521)
Ceding commissions/ policy enhancements	233,590,142
Other recoveries (litigation, estate distributions, etc.)	200,617,794
Adjusted GA Costs	(12,550,778)
Per State breakdown	(12,550,778)

Assessments Called (Billed) or Refunded as of December 31, 2011							
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	3,128,840	149,714	70,000	0	21,787	0	0
785,000	731,234	0	0	0	0	0	0
87,000	0	3,000	0	0	0	0	0
100,000	113,572	5,000	10,656	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	6,070,000	500,000	1,635,000	0	0	0	0
1,098,547	(357,711)	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	2,125,000	106,000	200,000	0	0	0	0
5,200,000	6,695,134	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	5,462,500	200,000	287,500	0	0	0	0
1,365,200	0	268,100	0	0	0	0	0
4,940,000	0	760,000	0	0	0	0	0
841,750	987,350	83,230	97,650	0	0	0	0
2,658,420	0	51,801	0	0	0	0	0
3,500,000	0	0	0	0	0	0	0
115,320	0	8,680	0	0	0	0	0
900,000	0	100,000	0	0	0	0	0
1,995,000	400,000	289,000	0	0	0	0	0
4,640,000	0	610,000	0	0	0	0	0
11,695,474	14,888,085	369,492	470,127	3,471	4,590	0	0
1,305,629	1,917,485	49,370	72,515	0	0	0	0
67,000	0	3,000	0	0	0	0	0
2,275,289	2,486,497	225,549	26,203	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	92,523,766	13,028,405	7,182,470	141,544	161,508	0	0

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Estimated Net Costs as of September 30, 2012					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	17,110	0	201,381	0	218,491
Alaska	0	0	0	0	0
Arizona	9,184	0	1,067,065	0	1,076,249
Arkansas	(211)	0	(18,301)	0	(18,512)
California	0	0	0	0	0
Colorado	3,096	0	262,069	0	265,165
Connecticut	0	0	0	0	0
Delaware	806	0	(2,820)	0	(2,015)
Dist. of Columbia	(1,079)	0	(1,120)	0	(2,199)
Florida	178,131	0	10,196,262	0	10,374,393
Georgia	58,815	0	10,822,549	0	10,881,364
Hawaii	39,801	0	26,811	0	66,612
Idaho	0	0	(12,792)	0	(12,792)
Illinois	57,190	0	2,166,488	0	2,223,678
Indiana	35,936	0	(22,042)	0	13,894
Iowa	0	0	12,423	0	12,423
Kansas	(3,873)	0	598,224	0	594,352
Kentucky	0	0	0	0	0
Louisiana	59,538	0	251,841	0	311,379
Maine	0	0	(857)	0	(857)
Maryland	5,440	0	961,899	0	967,340
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	12,465	0	1,003,280	0	1,015,745
Missouri	11,821	0	1,658,223	0	1,670,045
Montana	1,205	0	21,074	0	22,279
Nebraska	0	0	0	0	0
Nevada	200,982	0	(14,601)	0	186,381
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	(1,711)	0	359,581	0	357,870
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	2,179,488	0	2,179,488
Ohio	101,627	0	459,989	0	561,617
Oklahoma	3,382	0	138,186	0	141,568
Oregon	0	0	0	0	0
Pennsylvania	(73,879)	0	115,388	0	41,509
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	(1,159)	0	1,819,231	0	1,818,072
Tennessee	29,778	0	1,257,109	0	1,286,888
Texas	0	0	0	0	0
Utah	0	0	(63)	0	(63)
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	(1,172)	0	27,167	0	25,995
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	743,224	0	35,533,133	0	36,276,357

Summary:
GA Covered Obligations 47,709,013
Add:
GA claims incurred directly 19,954,725
GA expenses incurred directly 3,759,595
NOLHGA expenses 4,739,509
Remaining Inforce estimate 33,773,975
Less:
Estate/other distributions 0
Other adjustments 43,815,429
Ceding commissions/ policy enhancements 0
Other recoveries (litigation, estate distributions, etc.) 29,845,031
Adjusted GA Costs 36,276,357
Per State breakdown 36,276,357

Life	Assessments Called (Billed) or Refunded as of December 31, 2011						Unallocated Annuity	
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
21,578	0	0	0	0	0	0	0	
0	0	0	0	35,214	0	0	0	
0	0	0	0	900,000	0	0	0	
0	0	0	0	64,500	0	0	0	
200,000	0	0	0	3,100,000	1,100,000	0	0	
11,383	0	529	0	235,088	0	0	0	
15,000	0	0	0	135,000	0	0	0	
0	0	0	0	150,000	0	0	0	
247,961	0	529	0	4,619,802	1,100,000	0	0	

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	(706,592)	0	0	(706,592)
Alaska	8,511	0	0	8,511
Arizona	2,953,899	71,985	0	3,025,884
Arkansas	3,488,646	118,522	0	3,607,168
California	8,407,960	67,935	0	8,475,895
Colorado	370,676	95	0	370,771
Connecticut	48,455	0	0	48,455
Delaware	36,099	0	0	36,099
Dist. of Columbia	7,120	0	0	7,120
Florida	58,553	0	0	58,553
Georgia	1,132,523	0	0	1,132,523
Hawaii	4,905	0	0	4,905
Idaho	92,216	0	0	92,216
Illinois	46,598,925	359,280	0	46,958,205
Indiana	10,747,074	0	0	10,747,074
Iowa	19,148,208	6,389	0	19,154,597
Kansas	17,182,545	0	0	17,182,545
Kentucky	9,271,802	0	0	9,271,802
Louisiana	2,347,166	0	0	2,347,166
Maine	5,767	0	0	5,767
Maryland	114,772	0	0	114,772
Massachusetts	0	0	0	0
Michigan	268,138	0	0	268,138
Minnesota	219,432	0	0	219,432
Mississippi	(34,765)	0	0	(34,765)
Missouri	117,930,465	173,132	0	118,103,597
Montana	53,864	0	0	53,864
Nebraska	3,537,096	0	0	3,537,096
Nevada	64,565	0	0	64,565
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	83,100	0	0	83,100
New York	0	0	0	0
North Carolina	(507,848)	0	0	(507,848)
North Dakota	5,883	0	0	5,883
Ohio	14,915,326	0	0	14,915,326
Oklahoma	13,399,917	0	0	13,399,917
Oregon	114,049	0	0	114,049
Pennsylvania	2,398,145	12,093	0	2,410,237
Puerto Rico	0	0	0	0
Rhode Island	10,178	0	0	10,178
South Carolina	(188,934)	0	0	(188,934)
South Dakota	115,480	0	0	115,480
Tennessee	5,544,522	0	0	5,544,522
Texas	2,897,602	6,373	0	2,903,975
Utah	37,263	0	0	37,263
Vermont	1,927	0	0	1,927
Virginia	40,569	0	0	40,569
Washington	107,026	0	0	107,026
West Virginia	53,748	0	0	53,748
Wisconsin	449,601	0	0	449,601
Wyoming	20,908	0	0	20,908
Other	0	0	0	0
Total	282,856,487	815,804	0	283,672,292

Summary:	
GA Covered Obligations	472,100,222
Add:	
GA claims incurred directly	109,854,100
GA expenses incurred directly	15,397,177
NOLHGA expenses	15,747,430
Remaining Inforce estimate	197,014,221
Less:	
Estate/other distributions	0
Other adjustments	472,100,222
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	54,340,637
Adjusted GA Costs	283,672,292
Per State breakdown	283,672,292

Assessments Called (Billed) or Refunded as of December 31, 2011							
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	0	0	0	0
0	0	0	0	0	0	0	0
99,230	0	0	0	0	0	0	0
31,000,000	0	0	0	0	0	0	0
5,000,000	0	0	0	0	0	0	0
5,400,000	0	0	0	0	0	0	0
17,998,350	0	0	0	0	0	0	0
7,600,000	0	0	0	0	0	0	0
7,700,000	0	0	0	0	0	0	0
20,000	0	0	0	0	0	0	0
5,061,000	0	0	0	0	0	0	0
150,000	0	0	0	0	0	0	0
89,028,580	0	0	0	0	0	0	0

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Estimated Net Costs as of September 30, 2012					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	448,446	0	0	448,446
Alaska	0	13,690	0	0	13,690
Arizona	0	1,366,178	0	0	1,366,178
Arkansas	0	538,212	0	0	538,212
California	0	11,195,068	0	0	11,195,068
Colorado	0	1,846,327	0	0	1,846,327
Connecticut	0	0	0	0	0
Delaware	0	140,603	0	0	140,603
Dist. of Columbia	0	44,774	0	0	44,774
Florida	0	7,384,302	0	0	7,384,302
Georgia	0	1,452,102	0	0	1,452,102
Hawaii	0	79,487	0	0	79,487
Idaho	0	126,537	0	0	126,537
Illinois	0	2,236,348	0	0	2,236,348
Indiana	0	5,496,203	0	0	5,496,203
Iowa	0	1,101,912	0	0	1,101,912
Kansas	0	732,506	0	0	732,506
Kentucky	0	474,749	0	0	474,749
Louisiana	0	209,241	0	0	209,241
Maine	0	0	0	0	0
Maryland	0	391,873	0	0	391,873
Massachusetts	0	0	0	0	0
Michigan	0	5,688,090	0	0	5,688,090
Minnesota	0	2,630,144	0	0	2,630,144
Mississippi	0	168,784	0	0	168,784
Missouri	0	578,696	0	0	578,696
Montana	0	48,397	0	0	48,397
Nebraska	0	1,064,284	0	0	1,064,284
Nevada	0	599,215	0	0	599,215
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	183,164	0	0	183,164
New York	0	0	0	0	0
North Carolina	0	5,822,477	0	0	5,822,477
North Dakota	0	91,640	0	0	91,640
Ohio	0	5,150,472	0	0	5,150,472
Oklahoma	0	5,663,002	0	0	5,663,002
Oregon	0	182,934	0	0	182,934
Pennsylvania	0	3,235,619	0	0	3,235,619
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	376,859	0	0	376,859
South Dakota	0	0	0	0	0
Tennessee	0	188,222	0	0	188,222
Texas	0	14,954,493	0	0	14,954,493
Utah	0	259,155	0	0	259,155
Vermont	0	0	0	0	0
Virginia	0	2,061,705	0	0	2,061,705
Washington	0	7,292,286	0	0	7,292,286
West Virginia	0	1,271,374	0	0	1,271,374
Wisconsin	0	4,611,761	0	0	4,611,761
Wyoming	0	41,910	0	0	41,910
Other	0	0	0	0	0
Total	0	97,443,240	0	0	97,443,240

Summary:	
GA Covered Obligations	1,335,156,397
Add:	
GA claims incurred directly	215,140,273
GA expenses incurred directly	2,392,298
NOLHGA expenses	3,227,745
Remaining Inforce estimate	0
Less:	
Estate/other distributions	1,025,571,209
Other adjustments	225,230,406
Ceding commissions/ policy enhancements	17,486,425
Other recoveries (litigation, estate distributions, etc.)	190,185,433
Adjusted GA Costs	97,443,240
Per State breakdown	97,443,240

Life	Assessments Called (Billed) or Refunded as of December 31, 2011						Unallocated Annuity	
	Assessments Called (i.e. Billed)	Assessments Refunded	Allocated Annuity		A&H		Assessments Called (i.e. Billed)	Assessments Refunded
Alabama	0	0	0	0	0	0	0	0
Alaska	0	0	0	0	0	0	0	0
Arizona	0	0	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0	0	0
California	658,068	0	0	0	0	0	0	0
Colorado	0	0	15,000,000	0	0	0	0	0
Connecticut	0	0	2,497,230	0	0	166,536	0	0
Delaware	0	0	0	0	0	0	0	0
Dist. of Columbia	0	0	98,000	38,000	0	0	0	0
Florida	0	0	0	0	0	0	0	0
Georgia	0	0	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0	0	0
Idaho	0	0	0	0	0	0	0	0
Illinois	0	0	0	0	0	0	0	0
Indiana	0	0	3,500,000	0	0	0	0	0
Iowa	0	0	0	0	0	0	0	0
Kansas	0	0	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0	0	0
Louisiana	42,570	0	740,430	0	0	0	0	0
Maine	0	0	0	0	0	0	0	0
Maryland	0	0	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0	0	0
Michigan	0	0	6,000,000	0	0	0	0	0
Minnesota	0	0	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0	0	0
Missouri	0	0	0	0	0	0	0	0
Montana	0	0	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0	0	0
Nevada	0	0	815,000	0	0	0	0	0
New Hampshire	0	0	0	0	0	0	0	0
New Jersey	0	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0	0
New York	0	0	0	0	0	0	0	0
North Carolina	0	0	7,000,000	0	0	0	0	0
North Dakota	0	0	125,000	0	0	0	0	0
Ohio	0	0	6,900,000	0	0	0	0	0
Oklahoma	0	0	7,350,000	0	0	1,550,000	0	0
Oregon	0	0	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0	0	0
Puerto Rico	0	0	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0	0	0
Texas	0	0	20,000,000	1,600,000	0	0	0	0
Utah	0	0	350,000	0	0	0	0	0
Vermont	0	0	0	0	0	0	0	0
Virginia	0	0	0	0	0	0	0	0
Washington	0	0	10,000,000	0	0	0	0	0
West Virginia	0	0	1,500,000	375,000	0	0	0	0
Wisconsin	0	0	6,000,000	0	0	0	0	0
Wyoming	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Total	700,638	0	87,875,660	2,013,000	0	1,716,536	0	0

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Estimated Net Costs as of September 30, 2012					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0	0
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	0	0	0
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	0	0	0	0	0
Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	0	0	0	0	0
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	0	0	0	0	0
Missouri	0	0	0	0	0
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	0	0	0	0	0
Oregon	0	0	0	0	0
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	0	0	0	0	0
Tennessee	0	0	0	0	0
Texas	0	0	0	0	0
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	0	0	0	0	0

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

Assessments Called (Billed) or Refunded as of December 31, 2011								
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, 2012					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	13,535	0	13,535
Alaska	0	0	1,610	0	1,610
Arizona	0	0	100,152	0	100,152
Arkansas	0	0	9,532	0	9,532
California	0	0	2,730,012	0	2,730,012
Colorado	0	0	38,313	0	38,313
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	0	0	12,073,574	0	12,073,574
Georgia	0	0	(6,255)	0	(6,255)
Hawaii	0	0	0	0	0
Idaho	0	0	19,238	0	19,238
Illinois	0	0	1,688,444	0	1,688,444
Indiana	0	0	2,172,149	0	2,172,149
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	0	0	5,353	0	5,353
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	11,598	0	11,598
Nebraska	0	0	1,322,134	0	1,322,134
Nevada	0	0	306	0	306
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	(217,869)	0	(217,869)
New York	0	0	0	0	0
North Carolina	0	0	(407,707)	0	(407,707)
North Dakota	0	0	757	0	757
Ohio	0	0	2,744,813	0	2,744,813
Oklahoma	0	0	(285,824)	0	(285,824)
Oregon	0	0	38,543	0	38,543
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	(124,444)	0	(124,444)
South Dakota	0	0	1,448	0	1,448
Tennessee	0	0	2,463	0	2,463
Texas	0	0	28,333	0	28,333
Utah	0	0	10,252	0	10,252
Vermont	0	0	0	0	0
Virginia	0	0	1,126,743	0	1,126,743
Washington	0	0	0	0	0
West Virginia	0	0	14,609	0	14,609
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	0	0	23,111,811	0	23,111,811

Summary:	
GA Covered Obligations	19,007,145
Add:	
GA claims incurred directly	17,291,645
GA expenses incurred directly	2,269,876
NOLHGA expenses	4,794,464
Remaining Inforce estimate	1,715,500
Less:	
Estate/other distributions	0
Other adjustments	19,007,145
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	2,959,674
Adjusted GA Costs	23,111,811
Per State breakdown	23,111,811

Life	Assessments Called (Billed) or Refunded as of December 31, 2011							
	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	0	0	0	0
	0	0	0	0	0	31,891	0	0
	0	0	0	0	11,500,000	0	0	0
	0	0	0	0	29,400	0	0	0
	0	0	0	0	2,500,000	0	0	0
	0	0	0	0	2,000,000	0	0	0
	0	0	0	0	500,000	0	0	0
	0	0	0	0	16,529,400	31,891	0	0

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Estimated Net Costs as of September 30, 2012					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0	0
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	0	0	0
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	0	0	0	0	0
Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	0	0	0	0	0
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	0	0	0	0	0
Missouri	0	0	0	0	0
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	0	0	0	0	0
Oregon	0	0	0	0	0
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	0	0	0	0	0
Tennessee	0	0	0	0	0
Texas	109,836,161	0	0	0	109,836,161
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	109,836,161	0	0	0	109,836,161

Summary:	
GA Covered Obligations	183,593,657
Add:	
GA claims incurred directly	21,135,792
GA expenses incurred directly	3,548,310
NOLHGA expenses	6,036,697
Remaining Inforce estimate	26,551
Less:	
Estate/other distributions	0
Other adjustments	89,020,911
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	15,483,935
Adjusted GA Costs	109,836,161
Per State breakdown	109,836,161

Life	Assessments Called (Billed) or Refunded as of December 31, 2011						Unallocated Annuity	
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama								
Alaska								
Arizona								
Arkansas								
California								
Colorado								
Connecticut								
Delaware								
Dist. of Columbia								
Florida								
Georgia								
Hawaii								
Idaho								
Illinois								
Indiana								
Iowa								
Kansas								
Kentucky								
Louisiana								
Maine								
Maryland								
Massachusetts								
Michigan								
Minnesota								
Mississippi								
Missouri								
Montana								
Nebraska								
Nevada								
New Hampshire								
New Jersey								
New Mexico								
New York								
North Carolina								
North Dakota								
Ohio								
Oklahoma								
Oregon								
Pennsylvania								
Puerto Rico								
Rhode Island								
South Carolina								
South Dakota								
Tennessee								
Texas	91,939,000	0	0	0	0	0	0	0
Utah								
Vermont								
Virginia								
Washington								
West Virginia								
Wisconsin								
Wyoming								
Other								
Total	91,939,000	0	0	0	0	0	0	0

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

Estimated Net Costs as of September 30, 2012					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	4,591	0	27	0	4,618
Alaska	0	0	0	0	0
Arizona	7,270	2	4	0	7,277
Arkansas	5,605	0	3	0	5,609
California	43,640	0	3	0	43,643
Colorado	15,115	0	1	0	15,117
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	23,745	67	0	0	23,812
Georgia	14,699	0	2	0	14,701
Hawaii	0	0	0	0	0
Idaho	141	0	0	0	141
Illinois	2,385	0	0	0	2,385
Indiana	2,081	0	0	0	2,081
Iowa	358	0	0	0	358
Kansas	9,066	0	1	0	9,068
Kentucky	2,444	0	0	0	2,444
Louisiana	9,564	0	6	0	9,571
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	589	0	1	0	590
Minnesota	201	0	0	0	201
Mississippi	2,399	0	0	0	2,399
Missouri	11,043	3	3	0	11,049
Montana	100	0	0	0	100
Nebraska	439	0	0	0	439
Nevada	1,572	0	1	0	1,573
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	3,027	0	0	0	3,027
New York	0	0	0	0	0
North Carolina	9,935	0	0	0	9,936
North Dakota	35	0	0	0	35
Ohio	3,475	0	0	0	3,475
Oklahoma	41,483	1,066	195	0	42,744
Oregon	656	0	0	0	656
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	3,525	0	0	0	3,525
South Dakota	99	0	0	0	99
Tennessee	13,670	0	3	0	13,674
Texas	129,827	290	152	0	130,269
Utah	557	0	0	0	557
Vermont	0	0	0	0	0
Virginia	1,847	4	0	0	1,851
Washington	667	0	0	0	667
West Virginia	153	0	0	0	153
Wisconsin	187	0	0	0	187
Wyoming	132	0	0	0	132
Other	0	0	0	0	0
Total	366,322	1,432	406	0	368,160

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

Life	Assessments Called (Billed) or Refunded as of December 31, 2011						Unallocated Annuity	
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
9,571	0	0	0	0	0	0	0	
9,571	0	0	0	0	0	0	0	
9,571	0	0	0	0	0	0	0	

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Estimated Net Costs as of September 30, 2012					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	71,279	0	0	71,279
Alaska	0	0	0	0	0
Arizona	40,700	933,543	43,425	0	1,017,667
Arkansas	0	0	0	0	0
California	395,911	329,572	0	0	725,483
Colorado	0	773,466	0	0	773,466
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	2,465	1,486,219	0	0	1,488,684
Georgia	0	0	0	0	0
Hawaii	0	5,116	0	0	5,116
Idaho	0	116,190	0	0	116,190
Illinois	191	1,065,109	39,379	0	1,104,678
Indiana	405	169,103	0	0	169,508
Iowa	59,251	2,090,210	0	0	2,149,462
Kansas	0	1,155,040	0	0	1,155,040
Kentucky	0	41,994	0	0	41,994
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	352,930	14,903,943	0	0	15,256,873
Mississippi	0	0	0	0	0
Missouri	893	116,825	0	0	117,718
Montana	7,742	1,594,281	0	0	1,602,023
Nebraska	0	1,569,003	0	0	1,569,003
Nevada	0	115,373	0	0	115,373
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	117,711	0	0	117,711
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	16,557	912,445	0	0	929,002
Ohio	0	133,596	0	0	133,596
Oklahoma	6,785	356,035	0	0	362,820
Oregon	0	184,816	0	0	184,816
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	1,121,389	0	0	1,121,389
Tennessee	3,782	333,570	0	0	337,352
Texas	0	0	0	0	0
Utah	0	117,445	0	0	117,445
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	837,182	0	0	837,182
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	1,414,452	0	0	1,414,452
Other	0	0	0	0	0
Total	887,611	32,064,909	82,804	0	33,035,323

Summary:	
GA Covered Obligations	68,990,674
Add:	
GA claims incurred directly	48,880,235
GA expenses incurred directly	2,934,121
NOLHGA expenses	795,204
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	46,699,950
Ceding commissions/ policy enhancements	301,656
Other recoveries (litigation, estate distributions, etc.)	41,563,304
Adjusted GA Costs	33,035,323
Per State breakdown	33,035,323

Life	Assessments Called (Billed) or Refunded as of December 31, 2011						Unallocated Annuity	
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
	0	0	0	0	102,000	0	0	0
	281,955	0	921,320	0	0	0	0	0
	250,000	1,100,000	1,200,000	0	74,000	0	0	0
	0	0	9,207,039	860,000	0	215,835	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	750,000	70,000	51,000	0	0
	0	0	0	0	69,378	0	0	0
	0	0	6,136,927	0	16,840	0	0	0
	0	0	1,700,000	0	0	0	0	0
	0	0	48,000	11,348	32,000	17,073	0	0
	1,500,000	120,000	35,000,000	8,480,000	7,000	0	0	0
	40,000	0	60,000	0	100,000	0	0	0
	0	0	3,803,133	0	0	0	0	0
	0	0	1,746,686	0	500,000	400,000	0	0
	0	0	154,836	14,630	0	0	0	0
	0	0	100,532	0	0	0	0	0
	29,200	0	2,132,196	0	31,540	0	0	0
	0	0	100,000	0	50,000	0	0	0
	1,347,500	24,000	828,850	134,000	2,018,650	42,000	0	0
	0	0	537,486	0	0	0	0	0
	200,000	0	2,109,508	403,631	100,000	0	0	0
	25,000	0	275,000	0	165,000	0	0	0
	7,602	0	21,182	0	1,053,560	0	0	0
	10,000	0	140,000	0	89,700	0	0	0
	0	0	2,000,000	0	0	0	0	0
	0	0	2,300,000	0	0	0	0	0
	3,798,558	1,244,000	75,236,595	10,653,609	4,535,768	725,908	0	0

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Estimated Net Costs as of September 30, 2012					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	719	714	279	0	1,712
Alaska	616	3	77	0	695
Arizona	4,531	2,006	2,085	0	8,623
Arkansas	832	316	402	0	1,550
California	23,951	4,026	23,091	0	51,068
Colorado	4,535	1,093	2,630	0	8,259
Connecticut	5,600	1,585	6,734	0	13,919
Delaware	385	154	338	0	878
Dist. of Columbia	673	147	545	0	1,366
Florida	14,608	5,980	9,498	0	30,086
Georgia	1,901	1,781	1,311	0	4,993
Hawaii	1,469	221	233	0	1,923
Idaho	523	1	130	0	653
Illinois	7,384	2,770	6,120	0	16,274
Indiana	2,361	971	1,913	0	5,245
Iowa	3,148	1,004	1,876	0	6,028
Kansas	2,922	973	4,404	0	8,299
Kentucky	660	838	1,200	0	2,699
Louisiana	1,481	880	854	0	3,214
Maine	1,140	768	668	0	2,577
Maryland	4,507	1,281	8,064	0	13,853
Massachusetts	9,637	17,109	6,841	0	33,587
Michigan	10,487	2,316	8,662	0	21,465
Minnesota	3,787	1,824	5,264	0	10,874
Mississippi	299	512	297	0	1,108
Missouri	3,731	782	3,177	0	7,691
Montana	529	240	257	0	1,026
Nebraska	1,979	584	903	0	3,466
Nevada	1,609	458	610	0	2,676
New Hampshire	1,553	398	887	0	2,838
New Jersey	6,384	4,769	23,864	0	35,018
New Mexico	1,832	356	331	0	2,519
New York	27,001	16,205	39,818	0	83,024
North Carolina	3,102	1,428	6,095	0	10,625
North Dakota	106	595	28	0	729
Ohio	6,809	1,857	4,716	0	13,381
Oklahoma	1,195	749	368	0	2,312
Oregon	2,162	863	1,576	0	4,601
Pennsylvania	12,363	3,158	8,377	0	23,898
Puerto Rico	463	14	14	0	492
Rhode Island	748	473	1,411	0	2,632
South Carolina	1,324	954	4,142	0	6,420
South Dakota	850	362	378	0	1,591
Tennessee	1,235	1,076	1,160	0	3,471
Texas	11,293	2,386	3,578	0	17,256
Utah	1,446	518	194	0	2,158
Vermont	568	108	540	0	1,216
Virginia	2,565	1,199	1,997	0	5,762
Washington	7,393	1,668	4,973	0	14,034
West Virginia	604	327	769	0	1,701
Wisconsin	5,393	3,039	4,498	0	12,930
Wyoming	251	92	33	0	376
Other	0	0	0	0	0
Total	212,642	93,934	208,210	0	514,786

Summary:	
GA Covered Obligations	789,601,673
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	514,786
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	514,786
Per State breakdown	514,786

Assessments Called (Billed) or Refunded as of December 31, 2011							
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, 2012				
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	(1,225)
Delaware	2,715	1,262	0	372
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	(4,177)
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, 2011							
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	6,218,000	2,750,000	3,035,000	0	0	550,000	1,138,000
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	1,010,868	8,711	7,374	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	73,393,424	16,270,649	12,224,649	4,132,289	4,836,956	2,139,524	1,843,253

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	12,104	0	12,104
Alaska	0	0	0	0
Arizona	0	743,716	0	743,716
Arkansas	0	187,089	0	187,089
California	592	3,742,149	3,234	3,745,976
Colorado	0	2,443,160	0	2,443,160
Connecticut	0	9,557	0	9,557
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	1,411	2,375,761	0	2,377,172
Georgia	440	216,644	2,820	219,904
Hawaii	0	9,934	0	9,934
Idaho	0	16,744	0	16,744
Illinois	0	19,679	0	19,679
Indiana	0	76,980	0	76,980
Iowa	0	10,547	0	10,547
Kansas	0	41,225	0	41,225
Kentucky	0	4,611	0	4,611
Louisiana	38	105,792	0	105,829
Maine	0	7,409	0	7,409
Maryland	0	37,940	0	37,940
Massachusetts	0	0	0	0
Michigan	0	27,917	0	27,917
Minnesota	0	55,687	0	55,687
Mississippi	0	103,850	0	103,850
Missouri	0	30,610	0	30,610
Montana	0	21,688	0	21,688
Nebraska	0	324,697	0	324,697
Nevada	0	271,686	0	271,686
New Hampshire	0	0	0	0
New Jersey	0	1,592	0	1,592
New Mexico	0	323,156	0	323,156
New York	0	0	0	0
North Carolina	0	556,891	0	556,891
North Dakota	0	22,515	0	22,515
Ohio	0	60,458	0	60,458
Oklahoma	0	180,454	0	180,454
Oregon	0	42,751	0	42,751
Pennsylvania	0	47,330	0	47,330
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	2,415	0	2,415
Tennessee	0	16,872	0	16,872
Texas	126	659,236	0	659,361
Utah	0	45,149	0	45,149
Vermont	0	10,535	0	10,535
Virginia	0	157,103	0	157,103
Washington	0	62,235	0	62,235
West Virginia	0	12,142	0	12,142
Wisconsin	0	10,875	0	10,875
Wyoming	0	28,867	0	28,867
Other	0	0	0	0
Total	2,607	13,137,752	6,054	13,146,413

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

Assessments Called (Billed) or Refunded as of December 31, 2011							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	644,884	0	0	0	0	0
123,926	0	0	0	0	0	0	0
97,750	150,000	9,531,750	4,870,000	627,500	900,000	0	0
0	0	4,750,000	36,245,050	0	0	0	0
0	0	5,300,000	142,450	0	0	0	0
664	0	380,963	1,461	0	0	0	0
0	0	23,025	0	33	0	0	0
0	0	20,000	0	0	0	0	0
0	0	75,000	0	0	0	0	0
0	0	301,950	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	79,000	0	0	0	0	0
0	0	125,000	0	0	0	0	0
288,530	0	0	0	0	0	0	0
0	0	831,523	0	0	0	0	0
0	0	604,300	0	0	0	0	0
0	0	275,000	175,000	0	0	0	0
0	0	86,000	63,400	0	0	0	0
0	0	150,000	0	0	0	0	0
0	0	550,000	225,000	0	0	0	0
62,251	35,419	389,989	221,891	1,148,044	653,198	0	0
0	0	95,000	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	130,000	0	10,000	0	0	0
0	0	60,784	0	0	0	0	0
0	0	0	163,676	0	90,832	0	0
0	0	90,000	0	0	0	0	0
576,171	185,419	24,494,168	42,107,928	1,785,577	1,644,030	0	0

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	9,966	554,573	0	564,539
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	21,666	1,225,063	0	1,246,729
Connecticut	0	0	0	0
Delaware	331,225	8,193,212	0	8,524,437
Dist. of Columbia	0	0	0	0
Florida	2,509,280	51,607,086	0	54,116,366
Georgia	220,737	548,272	0	769,008
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	91,479	6,760,954	0	6,852,433
Iowa	602,579	5,479,485	0	6,082,065
Kansas	37,581	804,138	0	841,719
Kentucky	0	0	0	0
Louisiana	36,169	3,445,716	0	3,481,885
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	937,441	26,847,834	0	27,785,275
Minnesota	0	0	0	0
Mississippi	6,592	3,167,918	0	3,174,511
Missouri	78,880	1,731,470	0	1,810,350
Montana	0	(9,571)	0	(9,571)
Nebraska	134,832	2,260,535	0	2,395,367
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	(3,287)	(19,822)	0	(23,109)
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	71,033	0	71,033
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	19,903	37,345	0	57,247
South Dakota	0	49,591	0	49,591
Tennessee	106,785	8,019,909	0	8,126,694
Texas	339,199	24,828,441	0	25,167,640
Utah	0	(19,315)	0	(19,315)
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	72,874	1,551,322	0	1,624,196
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	5,553,900	147,135,191	0	152,689,091

Summary:	
GA Covered Obligations	419,826,573
Add:	
GA claims incurred directly	(2,321,488)
GA expenses incurred directly	2,861,498
NOLHGA expenses	5,067,368
Remaining Inforce estimate	0
Less:	
Estate/other distributions	100,737
Other adjustments	3,944,359
Ceding commissions/ policy enhancements	17,758,201
Other recoveries (litigation, estate distributions, etc.)	250,941,563
Adjusted GA Costs	152,689,091
Per State breakdown	152,689,091

Life	Assessments Called (Billed) or Refunded as of December 31, 2011							
	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	1,924,620	0	0	0	0	
3,006,453	0	10,258,760	0	0	0	984,787	0	
0	0	85,429,492	0	0	0	0	0	
594,918	0	1,435,372	40,044	0	0	0	0	
0	0	0	0	0	0	0	0	
811,575	0	8,763,450	0	0	0	0	0	
0	0	1,150,000	0	0	0	0	0	
137,291	0	7,008,009	0	0	0	0	0	
2,450,000	0	37,500,000	5,992,034	0	0	0	0	
3,954,136	0	3,293,237	0	0	0	1,549,049	0	
290,680	0	4,195,650	0	0	0	0	0	
206,913	0	3,856,826	0	0	0	0	0	
0	0	90,000	0	0	0	0	0	
0	0	105,700	0	0	0	0	0	
0	0	122,999	0	0	0	0	0	
275,000	0	22,000,000	0	0	0	0	0	
762,331	176,299	47,665,333	11,052,967	0	0	0	0	
0	0	67,000	0	0	0	0	0	
778,453	76,456	3,419,739	2,684,689	0	0	51,813	0	
13,267,750	252,755	236,361,567	21,694,354	0	0	2,585,649	0	

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Estimated Net Costs as of September 30, 2012					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	(696)	0	59,308	0	58,613
Alaska	0	0	0	0	0
Arizona	(141,282)	0	450,013	0	308,731
Arkansas	251,612	0	102,912	0	354,524
California	0	0	0	0	0
Colorado	(2,212)	0	1,538,601	0	1,536,389
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	(231,758)	0	48,268,219	0	48,036,461
Georgia	(31,083)	0	9,126,813	0	9,095,730
Hawaii	0	0	0	0	0
Idaho	23,948	0	(133,834)	0	(109,886)
Illinois	104,527	0	10,202,128	0	10,306,655
Indiana	(170,344)	0	1,264,258	0	1,093,914
Iowa	396,623	0	662,671	0	1,059,295
Kansas	45,862	0	112,478	0	158,340
Kentucky	64,453	0	14,702,860	0	14,767,313
Louisiana	17,551	0	950,668	0	968,219
Maine	0	0	0	0	0
Maryland	(152,805)	0	501,765	0	348,960
Massachusetts	0	0	0	0	0
Michigan	(97,271)	0	593,466	0	496,195
Minnesota	53,732	0	53,387	0	107,119
Mississippi	(96,154)	0	(366,325)	0	(462,479)
Missouri	186,130	0	9,977,588	0	10,163,718
Montana	45,710	0	279,301	0	325,012
Nebraska	240,857	0	1,324,562	0	1,565,419
Nevada	3,122	0	4,001,140	0	4,004,262
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	(357,393)	0	494,371	0	136,978
New York	0	0	0	0	0
North Carolina	126,043	0	3,027,212	0	3,153,255
North Dakota	(8,967)	0	(30,878)	0	(39,846)
Ohio	38,915	0	8,187,497	0	8,226,412
Oklahoma	13,724	0	502,614	0	516,338
Oregon	25,036	0	119,681	0	144,717
Pennsylvania	(24,164)	0	918,302	0	894,138
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	(98,494)	0	2,705,935	0	2,607,441
South Dakota	4,779	0	161,633	0	166,412
Tennessee	(152,878)	0	1,314,470	0	1,161,592
Texas	(253,972)	0	2,974,664	0	2,720,692
Utah	75,925	0	40,699	0	116,624
Vermont	0	0	0	0	0
Virginia	(102,873)	0	1,333,796	0	1,230,923
Washington	150	0	1,894,531	0	1,894,681
West Virginia	(97,419)	0	(21,120)	0	(118,539)
Wisconsin	215,390	0	2,944,878	0	3,160,268
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	(85,677)	0	130,240,263	0	130,154,586

Summary:	
GA Covered Obligations	243,710,845
Add:	
GA claims incurred directly	12,101,925
GA expenses incurred directly	1,939,563
NOLHGA expenses	8,016,746
Remaining Inforce estimate	108,237,518
Less:	
Estate/other distributions	122,591,863
Other adjustments	121,260,148
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	130,154,586
Per State breakdown	130,154,586

Assessments Called (Billed) or Refunded as of December 31, 2011							
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	9,000,000	0	0	0
300,000	0	0	0	7,500,000	0	0	0
0	0	0	0	4,954,893	0	0	0
235,000	0	265,000	0	0	0	0	0
535,000	0	265,000	0	21,454,893	0	0	0

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	419,337	0	0	419,337
Alaska	40,755	0	0	40,755
Arizona	1,412,568	0	0	1,412,568
Arkansas	302,633	0	0	302,633
California	7,411,109	0	0	7,411,109
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	154,971	0	0	154,971
Dist. of Columbia	0	0	0	0
Florida	5,509,532	0	0	5,509,532
Georgia	682,925	0	0	682,925
Hawaii	192,587	0	0	192,587
Idaho	266,729	0	0	266,729
Illinois	10,449,717	0	0	10,449,717
Indiana	2,298,861	0	0	2,298,861
Iowa	1,902,688	0	0	1,902,688
Kansas	439,474	0	0	439,474
Kentucky	342,842	0	0	342,842
Louisiana	0	0	0	0
Maine	300,683	0	0	300,683
Maryland	1,221,665	0	0	1,221,665
Massachusetts	1,901,869	0	0	1,901,869
Michigan	1,569,652	0	0	1,569,652
Minnesota	712,321	0	0	712,321
Mississippi	159,665	0	0	159,665
Missouri	897,914	0	0	897,914
Montana	229,544	0	0	229,544
Nebraska	646,968	0	0	646,968
Nevada	184,142	0	0	184,142
New Hampshire	161,812	0	0	161,812
New Jersey	10,895,880	0	0	10,895,880
New Mexico	255,340	0	0	255,340
New York	0	0	0	0
North Carolina	709,101	0	0	709,101
North Dakota	583,657	0	0	583,657
Ohio	2,521,644	0	0	2,521,644
Oklahoma	883,811	0	0	883,811
Oregon	577,161	0	0	577,161
Pennsylvania	4,993,510	0	0	4,993,510
Puerto Rico	48,675	0	0	48,675
Rhode Island	0	0	0	0
South Carolina	1,119,131	0	0	1,119,131
South Dakota	376,214	0	0	376,214
Tennessee	1,348,061	0	0	1,348,061
Texas	1,684,490	0	0	1,684,490
Utah	317,987	0	0	317,987
Vermont	0	0	0	0
Virginia	1,309,810	0	0	1,309,810
Washington	1,645,571	0	0	1,645,571
West Virginia	258,384	0	0	258,384
Wisconsin	12,256,204	0	0	12,256,204
Wyoming	252,936	0	0	252,936
Other	0	0	0	0
Total	81,850,531	0	0	81,850,531

Summary:	
GA Covered Obligations	217,603,141
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	1,829,586
Remaining Inforce estimate	0
Less:	
Estate/other distributions	126,221,668
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, 2011							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
450,000	0	0	0	0	0	0	0
62,205	0	0	0	0	0	0	0
1,022,583	0	0	0	0	0	0	0
361,600	0	0	0	0	0	0	0
8,346,598	575,000	0	0	0	0	0	0
3,932	0	0	0	0	0	0	0
Add:							
GA claims incurred directly	0	0	0	0	0	0	0
GA expenses incurred directly	0	0	0	0	0	0	0
NOLHGA expenses	5,300,000	0	0	0	0	0	0
Remaining Inforce estimate	690,574	0	0	0	0	0	0
244,756	0	0	0	0	0	0	0
300,000	0	0	0	0	0	0	0
Less:							
Estate/other distributions	11,650,000	858,300	0	0	0	0	0
Other adjustments	2,008,337	0	0	0	0	0	0
Ceding commissions/ policy enhancements	2,015,000	0	0	0	0	0	0
442,000	0	0	0	0	0	0	0
Other recoveries (litigation, estate distributions, etc.)	429,971	104,347	0	0	0	0	0
642,701							
310,000	0	0	0	0	0	0	0
Adjusted GA Costs	1,500,000	0	0	0	0	0	0
Per State breakdown	2,500,000	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	2,450,000	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	26,777	0	0	0	0
1,750,000	133,907	0	0	0	0	0	0
350,000	99,335	0	0	0	0	0	0
14,500,000	0	0	0	0	0	0	0
235,000	0	0	0	0	0	0	0
88,482,480	2,590,816	20,683	26,777	449	23	0	0

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	1,963	49,746	0	51,708
Alaska	0	0	0	0
Arizona	10,014	1,063,777	0	1,073,791
Arkansas	0	31,164	0	31,164
California	12,933	173,925	0	186,858
Colorado	56,312	570,618	0	626,930
Connecticut	0	11,169	0	11,169
Delaware	0	4,561	0	4,561
Dist. of Columbia	0	0	0	0
Florida	37,809	1,232,903	0	1,270,713
Georgia	45,447	589,095	0	634,543
Hawaii	0	0	0	0
Idaho	12,117	432,997	0	445,115
Illinois	30,262	433,137	0	463,399
Indiana	51,640	582,492	0	634,132
Iowa	0	(0)	0	(0)
Kansas	10,966	216,963	0	227,929
Kentucky	1,265	55,004	0	56,269
Louisiana	0	77,039	0	77,039
Maine	8,815	180,877	0	189,692
Maryland	3,361	35,755	0	39,116
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	56,267	0	56,267
Missouri	18,305	774,343	0	792,648
Montana	287	107,417	0	107,703
Nebraska	14,960	455,954	0	470,914
Nevada	6,520	79,511	0	86,031
New Hampshire	0	72,492	0	72,492
New Jersey	0	(0)	0	(0)
New Mexico	568	194,950	0	195,518
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	93,804	789,391	0	883,195
Oklahoma	0	284,788	0	284,788
Oregon	0	29,387	0	29,387
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	2,320	0	2,320
South Carolina	0	195,714	0	195,714
South Dakota	0	0	0	0
Tennessee	1,691	79,459	0	81,150
Texas	56,478	1,215,164	0	1,271,642
Utah	7,942	51,972	0	59,914
Vermont	0	0	0	0
Virginia	42,725	390,690	0	433,415
Washington	0	(0)	0	(0)
West Virginia	0	133,397	0	133,397
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	526,184	10,654,437	0	11,180,621

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

Assessments Called (Billed) or Refunded as of December 31, 2011							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
3,000	0	13,939	0	53,000	0	0	0
3,960	0	656,757	0	0	0	0	0
53,995	0	0	0	0	0	0	0
22,902	0	298,758	130,000	0	0	0	0
0	0	125,000	60,000	0	0	0	0
0	0	10,500	0	0	0	0	0
140,100	0	1,600,000	0	0	0	0	0
64,460	0	935,540	45,913	0	0	0	0
22,330	0	677,670	0	0	0	0	0
75,000	0	750,000	200,000	0	0	0	0
0	0	250,000	0	0	0	0	0
0	0	125,172	60,390	0	0	0	0
5,650	0	107,350	0	0	0	0	0
12,350	0	292,650	0	0	0	0	0
4,000	0	66,000	0	0	0	0	0
0	0	54,422	0	0	0	0	0
0	0	1,852,021	0	0	0	0	0
0	0	160,000	0	0	0	0	0
23,000	0	747,728	0	0	0	0	0
6,900	0	91,000	0	0	0	0	0
0	0	100,000	0	0	0	0	0
130,000	0	1,070,000	0	0	0	0	0
0	0	600,000	200,000	0	0	0	0
0	0	200,000	0	0	0	0	0
10,000	0	115,000	0	0	0	0	0
185,265	42,451	1,924,605	441,025	13	1	0	0
29,068	0	50,931	0	0	0	0	0
67,230	0	465,271	172,914	0	0	0	0
0	0	220,000	49,006	0	0	0	0
859,210	42,451	13,560,314	1,359,249	53,013	1	0	0

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	105,382	77,718	4,062	187,162
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	6,080	15,766	974	22,820
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	12,881	967	466	14,313
Nebraska	689	3,268	22	3,979
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	47,930	24,758	3,292	75,981
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	295	574	9	879
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	6,461	5,018	1,358	12,836
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	5,727	0	239	5,966
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	10,115	0	1,225	11,340
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	454,054	632,276	52,511	1,138,841
Other	0	0	0	0
Total	649,614	760,345	64,158	1,474,118

Summary:	
GA Covered Obligations	21,390,849
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	291,211
Remaining Inforce estimate	0
Less:	
Estate/other distributions	14,856,392
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, 2011				Unallocated Annuity	
	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	265,000	0	230,000	0	5,000	0
Connecticut						
Delaware						
Dist. of Columbia						
Florida						
Georgia						
Hawaii						
Idaho						
Illinois						
Indiana						
Iowa						
Kansas						
Kentucky						
Louisiana						
Maine						
Maryland						
Massachusetts						
Michigan						
Minnesota						
Mississippi						
Missouri						
Montana	30,000	0	0	0	0	0
Nebraska	28,935	0	77,694	0	0	0
Nevada						
New Hampshire						
New Jersey						
New Mexico						
New York						
North Carolina						
North Dakota	1,000	0	1,000	0	0	0
Ohio						
Oklahoma						
Oregon						
Pennsylvania						
Puerto Rico						
Rhode Island						
South Carolina						
South Dakota	24,000	0	7,228	0	0	0
Tennessee						
Texas						
Utah	18,000	0	0	0	0	0
Vermont						
Virginia						
Washington						
West Virginia						
Wisconsin						
Wyoming	1,600,148	0	2,718,848	0	30,000	0
Other						
Total	1,985,301	0	3,071,552	0	35,000	0

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Estimated Net Costs as of September 30, 2012				
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, 2011							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
52,000	0	6,439	0	0	0	0	0
110	0	0	0	0	0	0	0
689,003	0	391,573	0	0	0	0	0
190,247	0	0	0	0	0	0	0
GA claims incurred directly	18,000	0	27,000	0	0	0	0
GA expenses incurred directly	0	0	0	0	0	0	0
NOLHGA expenses	1,050,000	0	610,000	0	0	0	0
Remaining Inforce estimate	700,000	0	300,000	7,627	0	0	0
GA claims incurred directly	1,498,749	0	326,850	0	1,129	0	0
GA expenses incurred directly	801,000	765,495	987,000	0	12,000	0	0
NOLHGA expenses	940,000	302,000	810,000	194,000	0	0	0
Remaining Inforce estimate	200,000	0	0	0	0	0	0
Estate/other distributions	202,443,924	0	0	0	0	0	0
Other adjustments	32,137,465	0	0	0	0	0	0
Ceding commissions/ policy enhancements	27,830,305	0	0	0	0	0	0
Other recoveries (litigation, estate distributions, etc.)	381,031	0	56,024	0	0	0	0
Adjusted GA Costs	28,433,272	0	290,711	0	0	0	0
Per State breakdown	28,433,272	0	121,000	0	0	0	0
1,650,000	0	2,950,000	0	0	0	0	0
181,500	0	223,500	0	0	0	0	0
160,000	0	334,162	0	0	0	0	0
544,500	0	242,200	0	0	0	0	0
475,000	0	300,000	0	0	0	0	0
360,000	0	240,000	0	0	0	0	0
259,900	0	21,700	0	0	0	0	0
2,600,000	0	600,000	0	0	0	0	0
959,500	35,700	0	34,300	0	0	0	0
1,117,921	0	1,237,317	0	0	0	0	0
275,000	0	87,000	0	0	0	0	0
214,000	0	0	0	0	0	0	0
53,000	0	47,000	0	0	0	0	0
820,656	145,354	50,605	8,958	17,530	3,117	0	0
502,653	238,038	127,347	59,510	0	0	0	0
23,664	0	26,356	0	0	0	0	0
161,684	0	80,556	0	0	0	0	0
2,100,000	132,392	4,231,613	0	0	0	0	0
85,455	105,938	14,545	18,617	0	0	0	0
84,175	0	60,825	0	0	0	0	0
19,125,582	1,724,917	14,801,323	323,012	30,659	3,117	0	0

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	6,842,623	0	6,842,623
Alaska	0	925,190	0	925,190
Arizona	0	97,012,515	0	97,012,515
Arkansas	0	4,953,774	0	4,953,774
California	0	365,585,602	0	365,585,602
Colorado	0	36,069,686	0	36,069,686
Connecticut	0	4,028,244	0	4,028,244
Delaware	0	2,209,556	0	2,209,556
Dist. of Columbia	0	355,074	0	355,074
Florida	0	322,144,986	0	322,144,986
Georgia	0	60,457,391	0	60,457,391
Hawaii	0	2,589,100	0	2,589,100
Idaho	0	6,961,270	0	6,961,270
Illinois	0	81,341,489	0	81,341,489
Indiana	0	20,103,203	0	20,103,203
Iowa	0	65,940,625	0	65,940,625
Kansas	0	0	0	0
Kentucky	0	23,452,025	0	23,452,025
Louisiana	0	11,312,157	0	11,312,157
Maine	0	0	0	0
Maryland	0	26,106,410	0	26,106,410
Massachusetts	0	0	0	0
Michigan	0	29,159,570	0	29,159,570
Minnesota	0	4,714,454	0	4,714,454
Mississippi	0	7,113,577	0	7,113,577
Missouri	0	10,164,779	0	10,164,779
Montana	0	3,161,587	0	3,161,587
Nebraska	0	25,291,532	0	25,291,532
Nevada	0	5,265,462	0	5,265,462
New Hampshire	0	5,058,370	0	5,058,370
New Jersey	0	0	0	0
New Mexico	0	8,253,243	0	8,253,243
New York	0	0	0	0
North Carolina	0	79,945,747	0	79,945,747
North Dakota	0	2,626,125	0	2,626,125
Ohio	0	26,592,592	0	26,592,592
Oklahoma	0	10,497,738	0	10,497,738
Oregon	0	7,732,350	0	7,732,350
Pennsylvania	0	251,298,817	0	251,298,817
Puerto Rico	0	0	0	0
Rhode Island	0	1,559,411	0	1,559,411
South Carolina	0	13,736,995	0	13,736,995
South Dakota	0	25,338,530	0	25,338,530
Tennessee	0	40,444,308	0	40,444,308
Texas	0	113,221,662	0	113,221,662
Utah	0	9,552,790	0	9,552,790
Vermont	0	9,303,483	0	9,303,483
Virginia	0	111,790,886	0	111,790,886
Washington	0	104,803,786	0	104,803,786
West Virginia	0	0	0	0
Wisconsin	0	15,147,266	0	15,147,266
Wyoming	0	1,383,281	0	1,383,281
Other	0	2,397	0	2,397
Total	0	2,061,551,654	0	2,061,551,654

Summary:	
GA Covered Obligations	2,636,313,220
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	6,848,254
Remaining Inforce estimate	2,054,703,400
Less:	
Estate/other distributions	581,609,820
Other adjustments	2,054,703,400
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	2,061,551,654
Per State breakdown	2,061,551,654

Assessments Called (Billed) or Refunded as of December 31, 2011							
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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0	0	0	0	0	0	0	0

Estimated Net Costs as of September 30, 2012					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	448,263	0	448,263
Alaska	0	0	(2,120)	0	(2,120)
Arizona	0	0	264,048	0	264,048
Arkansas	0	0	39,579	0	39,579
California	0	0	1,192,107	0	1,192,107
Colorado	0	0	154,811	0	154,811
Connecticut	0	0	68,140	0	68,140
Delaware	0	0	3,541	0	3,541
Dist. of Columbia	0	0	16,179	0	16,179
Florida	0	0	3,286,865	0	3,286,865
Georgia	0	0	1,637,084	0	1,637,084
Hawaii	0	0	1,262	0	1,262
Idaho	0	0	16,440	0	16,440
Illinois	0	0	268,162	0	268,162
Indiana	0	0	165,656	0	165,656
Iowa	0	0	5,637	0	5,637
Kansas	0	0	128,361	0	128,361
Kentucky	0	0	52,182	0	52,182
Louisiana	0	0	329,818	0	329,818
Maine	0	0	(619)	0	(619)
Maryland	0	0	94,100	0	94,100
Massachusetts	0	0	92,420	0	92,420
Michigan	0	0	348,037	0	348,037
Minnesota	0	0	119,780	0	119,780
Mississippi	0	0	54,105	0	54,105
Missouri	0	0	64,351	0	64,351
Montana	0	0	7,770	0	7,770
Nebraska	0	0	8,531	0	8,531
Nevada	0	0	74,642	0	74,642
New Hampshire	0	0	49,920	0	49,920
New Jersey	0	0	18,014	0	18,014
New Mexico	0	0	48,973	0	48,973
New York	0	0	0	0	0
North Carolina	0	0	468,163	0	468,163
North Dakota	0	0	784	0	784
Ohio	0	0	711,481	0	711,481
Oklahoma	0	0	237,807	0	237,807
Oregon	0	0	41,610	0	41,610
Pennsylvania	0	0	161,812	0	161,812
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	162,582	0	162,582
South Carolina	0	0	843,246	0	843,246
South Dakota	0	0	10,814	0	10,814
Tennessee	0	0	233,557	0	233,557
Texas	0	0	1,328,125	0	1,328,125
Utah	0	0	12,670	0	12,670
Vermont	0	0	24,919	0	24,919
Virginia	0	0	(6,475)	0	(6,475)
Washington	0	0	533,693	0	533,693
West Virginia	0	0	2,450	0	2,450
Wisconsin	0	0	75,984	0	75,984
Wyoming	0	0	7	0	7
Other	0	0	0	0	0
Total	0	0	13,899,267	0	13,899,267

Summary:	
GA Covered Obligations	30,141,108
Add:	
GA claims incurred directly	28,454,285
GA expenses incurred directly	4,563,687
NOLHGA expenses	2,826,320
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	28,454,285
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	23,631,848
Adjusted GA Costs	13,899,267
Per State breakdown	13,899,267

Assessments Called (Billed) or Refunded as of December 31, 2011							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	20,000	0	0	0
0	0	0	0	40,793	0	0	0
151,260	0	0	0	750,000	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	50,000	0	0	0
0	0	0	0	370,000	0	0	0
0	0	0	0	180,000	0	0	0
0	0	0	0	99,809	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	900,000	0	0	0
0	0	0	0	250,000	0	0	0
0	0	0	0	2,000,085	0	0	0
151,260	0	0	0	6,470,687	0	0	0

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Estimated Net Costs as of September 30, 2012					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0	0
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	15	0	3	0	18
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	26	0	2	0	28
Dist. of Columbia	0	0	0	0	0
Florida	0	0	0	0	0
Georgia	197	0	23	0	220
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	49	0	0	0	49
Indiana	100	0	9	0	109
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	1,134	0	1,084	0	2,218
Louisiana	408	0	504	0	912
Maine	0	0	0	0	0
Maryland	309	0	16	0	325
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	16	0	16	0	32
Missouri	105	0	368	0	473
Montana	0	0	0	0	0
Nebraska	3	0	0	0	3
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	8,658	0	5,068	0	13,726
North Dakota	1	0	0	0	1
Ohio	352	0	18	0	370
Oklahoma	0	0	0	0	0
Oregon	0	0	0	0	0
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	177	0	25	0	202
South Dakota	0	0	0	0	0
Tennessee	5,025	0	2,010	0	7,035
Texas	0	0	0	0	0
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	83,721	0	17,015	0	100,736
Washington	0	0	0	0	0
West Virginia	948	0	160	0	1,108
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	101,244	0	26,321	0	127,565

Summary:
GA Covered Obligations 0

Add:
GA claims incurred directly 0
GA expenses incurred directly 0
NOLHGA expenses 127,565
Remaining Inforce estimate 0

Less:
Estate/other distributions 0
Other adjustments 0
Ceding commissions/
policy enhancements 0
Other recoveries (litigation,
estate distributions, etc.) 0

Adjusted GA Costs 127,565
Per State breakdown 127,565

Assessments Called (Billed) or Refunded as of December 31, 2011							
Life	Allocated Annuity			A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
97,500	0	0	0	15,000	0	0	0
97,500	0	0	0	15,000	0	0	0

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Estimated Net Costs as of September 30, 2012					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	1,936	1,578	1,284	0	4,797
Alaska	0	0	0	0	0
Arizona	1,256	1,024	833	0	3,113
Arkansas	1,274	1,038	845	0	3,157
California	0	0	0	0	0
Colorado	429	350	285	0	1,063
Connecticut	0	0	0	0	0
Delaware	323	263	214	0	800
Dist. of Columbia	517	421	343	0	1,281
Florida	28,792	23,467	19,097	0	71,356
Georgia	14,703	11,983	9,752	0	36,438
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	2,016	1,643	1,337	0	4,997
Indiana	4,751	3,873	3,152	0	11,776
Iowa	531	433	352	0	1,316
Kansas	357	291	237	0	886
Kentucky	3,172	2,585	2,104	0	7,861
Louisiana	8,762	7,141	5,811	0	21,714
Maine	0	0	0	0	0
Maryland	4,617	3,763	3,062	0	11,443
Massachusetts	0	0	0	0	0
Michigan	6,087	4,961	4,037	0	15,086
Minnesota	76	62	50	0	189
Mississippi	2,857	2,329	1,895	0	7,080
Missouri	1,794	1,463	1,190	0	4,447
Montana	0	0	0	0	0
Nebraska	345	281	229	0	856
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	466	380	309	0	1,154
New Mexico	368	300	244	0	913
New York	0	0	0	0	0
North Carolina	33,988	27,702	22,543	0	84,233
North Dakota	0	0	0	0	0
Ohio	17,955	14,634	11,909	0	44,499
Oklahoma	3,404	2,774	2,258	0	8,436
Oregon	0	0	0	0	0
Pennsylvania	16,982	13,841	11,264	0	42,088
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	11,990	9,772	7,953	0	29,715
South Dakota	0	0	0	0	0
Tennessee	9,367	7,634	6,213	0	23,213
Texas	16,814	13,704	11,152	0	41,671
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	26,721	21,779	17,723	0	66,222
Washington	0	0	0	0	0
West Virginia	1,663	1,356	1,103	0	4,122
Wisconsin	3,723	3,034	2,469	0	9,226
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	228,037	185,862	151,251	0	565,149

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	565,149
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	565,149
Per State breakdown	565,149

Life	Assessments Called (Billed) or Refunded as of December 31, 2011						Unallocated Annuity	
	Allocated Annuity		A&H		Unallocated Annuity		Assessments Called (i.e. Billed)	Assessments Refunded
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
0	0	0	0	0	0	0	0	
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Estimated Net Costs as of September 30, 2012					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	8,121	0	0	8,121
Alaska	0	96	0	0	96
Arizona	0	57,177	0	0	57,177
Arkansas	0	7,424	0	0	7,424
California	0	509,165	0	0	509,165
Colorado	0	17,892	0	0	17,892
Connecticut	0	49,794	0	0	49,794
Delaware	0	276	0	0	276
Dist. of Columbia	0	612	0	0	612
Florida	0	259,374	0	0	259,374
Georgia	0	55,963	0	0	55,963
Hawaii	0	54,030	0	0	54,030
Idaho	0	3,700	0	0	3,700
Illinois	0	104,186	0	0	104,186
Indiana	0	265,280	0	0	265,280
Iowa	0	13,815	0	0	13,815
Kansas	0	15,499	0	0	15,499
Kentucky	0	15,415	0	0	15,415
Louisiana	0	13,007	0	0	13,007
Maine	0	5,289	0	0	5,289
Maryland	0	20,517	0	0	20,517
Massachusetts	0	28,652	0	0	28,652
Michigan	0	354,183	0	0	354,183
Minnesota	0	32,647	0	0	32,647
Mississippi	0	11,593	0	0	11,593
Missouri	0	21,783	0	0	21,783
Montana	0	7,088	0	0	7,088
Nebraska	0	4,280	0	0	4,280
Nevada	0	10,852	0	0	10,852
New Hampshire	0	244	0	0	244
New Jersey	0	0	0	0	0
New Mexico	0	4,729	0	0	4,729
New York	0	0	0	0	0
North Carolina	0	142,648	0	0	142,648
North Dakota	0	10,849	0	0	10,849
Ohio	0	240,981	0	0	240,981
Oklahoma	0	5,801	0	0	5,801
Oregon	0	1,410	0	0	1,410
Pennsylvania	0	19,845	0	0	19,845
Puerto Rico	0	0	0	0	0
Rhode Island	0	1,858	0	0	1,858
South Carolina	0	21,040	0	0	21,040
South Dakota	0	3,935	0	0	3,935
Tennessee	0	44,418	0	0	44,418
Texas	0	192,393	0	0	192,393
Utah	0	24,038	0	0	24,038
Vermont	0	352	0	0	352
Virginia	0	34,334	0	0	34,334
Washington	0	7,424	0	0	7,424
West Virginia	0	29,708	0	0	29,708
Wisconsin	0	85,251	0	0	85,251
Wyoming	0	2,131	0	0	2,131
Other	0	0	0	0	0
Total	0	2,821,100	0	0	2,821,100

Summary:	
GA Covered Obligations	1,173,666,777
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	2,821,100
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	1,173,666,777
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	2,821,100
Per State breakdown	2,821,100

Assessments Called (Billed) or Refunded as of December 31, 2011							
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, 2012					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	58,039	0	58,039
Alaska	0	0	0	0	0
Arizona	0	0	136,705	0	136,705
Arkansas	0	0	96,473	0	96,473
California	0	0	0	0	0
Colorado	0	0	(123,520)	0	(123,520)
Connecticut	0	0	0	0	0
Delaware	0	0	8,429	0	8,429
Dist. of Columbia	0	0	0	0	0
Florida	0	0	582,446	0	582,446
Georgia	0	0	1,561,190	0	1,561,190
Hawaii	0	0	0	0	0
Idaho	0	0	31,922	0	31,922
Illinois	0	0	0	0	0
Indiana	0	0	0	0	0
Iowa	0	0	0	0	0
Kansas	0	0	(136)	0	(136)
Kentucky	0	0	0	0	0
Louisiana	0	0	262,445	0	262,445
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	241,549	0	241,549
Missouri	0	0	0	0	0
Montana	0	0	9,910	0	9,910
Nebraska	0	0	29,796	0	29,796
Nevada	0	0	2,240	0	2,240
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	(86,765)	0	(86,765)
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	0	0	16,833	0	16,833
Oklahoma	0	0	189,055	0	189,055
Oregon	0	0	35,986	0	35,986
Pennsylvania	0	0	(628)	0	(628)
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	1,060,846	0	1,060,846
South Dakota	0	0	(8,222)	0	(8,222)
Tennessee	0	0	191,529	0	191,529
Texas	2,000	0	640,036	0	642,036
Utah	0	0	(58)	0	(58)
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	2,000	0	4,936,099	0	4,938,099

Summary:	
GA Covered Obligations	2,552,388
Add:	
GA claims incurred directly	91,271
GA expenses incurred directly	3,003,885
NOLHGA expenses	1,905,625
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	28,022
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	2,587,048
Adjusted GA Costs	4,938,099
Per State breakdown	4,938,099

Life	Assessments Called (Billed) or Refunded as of December 31, 2011						
	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	70,294	0	0	0
0	0	0	0	369,296	0	0	0
0	0	0	0	1,448,000	0	0	0
0	0	0	0	43,000	0	0	0
226,286	0	0	0	378,714	0	0	0
0	0	0	0	200,000	0	0	0
0	0	0	0	1,200,000	0	0	0
0	0	0	0	250,000	0	0	0
226,286	0	0	0	3,959,304	0	0	0

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	(4,675)	0	(4,675)
Alaska	0	0	0	0
Arizona	0	3,984	0	3,984
Arkansas	0	525,577	0	525,577
California	0	160	0	160
Colorado	0	567	0	567
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	351	0	351
Florida	0	849	0	849
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	11	0	11
Illinois	0	3,268	0	3,268
Indiana	0	489	0	489
Iowa	0	18	0	18
Kansas	0	850	0	850
Kentucky	0	0	0	0
Louisiana	0	1,701,772	0	1,701,772
Maine	0	0	0	0
Maryland	0	131	0	131
Massachusetts	0	0	0	0
Michigan	0	735	0	735
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	1,182	0	1,182
Montana	0	0	0	0
Nebraska	0	290	0	290
Nevada	0	73	0	73
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	831	0	831
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	11	0	11
Ohio	0	80	0	80
Oklahoma	0	723,233	0	723,233
Oregon	0	238	0	238
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	1,107	0	1,107
South Dakota	0	0	0	0
Tennessee	0	28	0	28
Texas	0	1,088,410	0	1,088,410
Utah	0	58	0	58
Vermont	0	0	0	0
Virginia	0	(95)	0	(95)
Washington	0	462	0	462
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	24	0	24
Other	0	0	0	0
Total	0	4,050,017	0	4,050,017

Summary:	
GA Covered Obligations	7,285,014
Add:	
GA claims incurred directly	602,228
GA expenses incurred directly	1,111,917
NOLHGA expenses	1,308,003
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	602,228
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	5,654,917
Adjusted GA Costs	4,050,017
Per State breakdown	4,050,017

Assessments Called (Billed) or Refunded as of December 31, 2011							
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, 2012				
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	3,857	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	141,366,351
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	9,667,531
Other adjustments	2,064,096
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, 2011							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
1,082,000	0	117,801	0	0	0	0	0
11,000	5,200	36,000	20,800	0	8,000	0	0
847,395	0	484,870	0	0	0	0	0
1,011,744	0	0	0	0	0	0	0
6,365,000	6,300,000	3,135,000	3,340,000	0	0	0	0
5,700,000	15,030,160	0	0	0	0	0	0
Add:							
GA claims incurred directly	361,000	0	114,000	0	25,000	0	0
GA expenses incurred directly	200,000	194,500	150,000	141,500	0	0	0
NOLHGA expenses	5,150,000	0	5,000,000	0	0	0	0
Remaining Inforce estimate	3,383,146	0	1,116,854	54,812	0	0	0
Less:							
Estate/other distributions	1,452,565	575,959	47,435	0	0	0	0
Other adjustments	8,250,000	7,954,109	3,500,000	4,076,745	0	0	0
Ceding commissions/ policy enhancements	1,994,431	0	0	0	0	0	0
Other recoveries (litigation, estate distributions, etc.)	1,100,000	0	1,200,000	0	0	0	0
Adjusted GA Costs	175,000	0	0	0	0	0	0
Per State breakdown	5,527,178	1,507,251	882,755	445,606	0	0	0
1,420,000	0	280,000	0	0	0	0	0
3,800,000	0	5,100,000	0	0	0	0	0
1,431,852	0	268,148	0	0	0	0	0
1,794,890	0	2,035,480	0	0	0	0	0
616,000	0	184,000	0	0	0	0	0
891,000	395,035	315,115	274,965	0	0	0	0
1,331,000	337,000	229,000	55,000	0	0	0	0
150,000	0	0	0	0	0	0	0
442,600	423,000	282,400	214,000	0	0	0	0
560,000	501,200	1,440,000	1,288,800	0	0	0	0
2,446,348	0	726,253	0	0	0	0	0
1,960,000	0	840,000	0	0	0	0	0
299,991	0	156,000	0	0	0	0	0
2,050,000	0	750,000	0	0	0	0	0
2,765,448	2,298,097	419,087	348,261	0	0	0	0
421,547	0	283,452	0	0	0	0	0
2,131,843	1,763,245	979,596	794,786	4,700	0	0	0
3,200,000	1,200,000	1,100,000	1,200,000	0	0	0	0
515,621	503,796	221,407	251,424	50,000	103,672	0	0
200,000	0	250,000	0	0	0	0	0
0	0	0	0	0	0	0	0
71,046,715	38,988,552	31,672,495	12,506,699	79,818	111,672	0	0

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	557,191	557,191
Alaska	0	0	0	0
Arizona	0	0	193,164	193,164
Arkansas	0	0	87,320	87,320
California	0	0	164,443	164,443
Colorado	0	0	55,203	55,203
Connecticut	0	0	0	0
Delaware	0	0	264	264
Dist. of Columbia	0	0	0	0
Florida	0	0	13,820	13,820
Georgia	0	0	2,711,387	2,711,387
Hawaii	0	0	0	0
Idaho	0	0	21,960	21,960
Illinois	0	0	122,013	122,013
Indiana	0	0	27,047	27,047
Iowa	0	0	25,481	25,481
Kansas	0	0	14,496	14,496
Kentucky	0	0	463,038	463,038
Louisiana	0	0	70,448	70,448
Maine	0	0	0	0
Maryland	0	0	6,769	6,769
Massachusetts	0	0	0	0
Michigan	0	0	111,797	111,797
Minnesota	0	0	0	0
Mississippi	0	0	189,833	189,833
Missouri	0	0	143,266	143,266
Montana	0	0	15,589	15,589
Nebraska	0	0	47,648	47,648
Nevada	0	0	371,517	371,517
New Hampshire	0	0	0	0
New Jersey	0	0	4,027	4,027
New Mexico	0	0	121,733	121,733
New York	0	0	1,484	1,484
North Carolina	0	0	30	30
North Dakota	0	0	5,374	5,374
Ohio	0	0	99,535	99,535
Oklahoma	0	0	93,787	93,787
Oregon	0	0	67,597	67,597
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	7,267	7,267
South Dakota	0	0	51,116	51,116
Tennessee	0	0	67,009	67,009
Texas	0	0	1,832,245	1,832,245
Utah	0	0	32,888	32,888
Vermont	0	0	0	0
Virginia	0	0	27,892	27,892
Washington	0	0	167,735	167,735
West Virginia	0	0	110,539	110,539
Wisconsin	0	0	2,097	2,097
Wyoming	0	0	945	945
Other	0	0	0	0
Total	0	0	8,106,994	8,106,994

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

Assessments Called (Billed) or Refunded as of December 31, 2011							
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
0	0	0	0	3,083,986	0	0	0
13,000	12,848	0	0	12,000	0	0	0
0	0	0	0	145,000	20,700	0	0
0	0	0	0	240,011	0	0	0
0	0	0	0	43,800	0	0	0
15,900	10,160	514,100	0	0	240,218	0	0
75,235	14,145	0	0	154,765	28,210	0	0
11,160	0	0	0	19,840	0	0	0
0	0	0	0	55,000	0	0	0
0	0	0	0	419,800	0	0	0
0	0	0	0	4,452	0	0	0
0	0	0	0	65,000	0	0	0
150	0	0	0	82,731	0	0	0
0	0	0	0	48,000	0	0	0
17,071	11,024	0	0	1,292,203	836,954	0	0
2,000	0	0	0	320,000	0	0	0
0	0	0	0	30,000	42,431	0	0
0	0	0	0	200,000	85,160	0	0
2,159	0	0	0	206,730	155,286	0	0
170	0	0	0	4,830	0	0	0
136,845	48,177	514,100	0	7,083,431	1,408,959	0	0

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	43,714	127,088	0	170,802
Alaska	0	0	0	0
Arizona	116,447	403,774	0	520,222
Arkansas	100,077	289,524	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	12,980	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	140,055	1,108,522	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	1,602,537	2,174,253	3,926	3,780,715
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	3,702,433
Utah	1,698	18,734	0	20,432
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	3,344,193	10,066,576	4,151	13,414,920

Summary:	
GA Covered Obligations	23,787,588
Add:	
GA claims incurred directly	4,754,904
GA expenses incurred directly	1,148,776
NOLHGA expenses	606,860
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	4,734,481
Ceding commissions/ policy enhancements	1,898,919
Other recoveries (litigation, estate distributions, etc.)	10,249,808
Adjusted GA Costs	13,414,920
Per State breakdown	13,414,920

Assessments Called (Billed) or Refunded as of December 31, 2011							
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	251,470	906,211	80,000	0	100,117	0	0
58,740	0	371,260	0	0	0	0	0
500,000	0	1,500,000	0	0	0	0	0
369,626	0	1,034,674	0	0	0	0	0
299,790	0	600,210	0	0	0	0	0
0	0	1,723,861	0	0	0	0	0
15,200	0	14,200	0	0	0	0	0
35,000	0	30,000	0	0	0	0	0
3,455,258	1,633,000	2,943,368	1,391,000	0	0	0	0
6,280,667	2,588,741	53,716	22,192	0	0	0	0
8,382	0	46,618	0	0	0	0	0
12,164,294	4,473,211	9,814,075	1,493,192	81,022	100,117	0	0

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Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	983	0	0	983
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	38	0	0	38
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	368	0	0	368
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	3,178	0	29,058	32,236
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	961	0	0	961
Oklahoma	6,584	0	0	6,584
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	1,678	211	0	1,888
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	13,790	211	0	43,058

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

Life	Assessments Called (Billed) or Refunded as of December 31, 2011						Unallocated Annuity	
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama								
Alaska								
Arizona								
Arkansas								
California								
Colorado								
Connecticut								
Delaware								
Dist. of Columbia								
Florida								
Georgia								
Hawaii								
Idaho								
Illinois								
Indiana								
Iowa								
Kansas								
Kentucky								
Louisiana								
Maine								
Maryland								
Massachusetts								
Michigan								
Minnesota								
Mississippi								
Missouri								
Montana								
Nebraska								
Nevada								
New Hampshire								
New Jersey								
New Mexico								
New York								
North Carolina								
North Dakota								
Ohio								
Oklahoma	30,000	0	0	0	0	0	0	0
Oregon								
Pennsylvania								
Puerto Rico								
Rhode Island								
South Carolina								
South Dakota								
Tennessee								
Texas								
Utah	27,000	0	0	0	0	0	0	0
Vermont								
Virginia								
Washington								
West Virginia								
Wisconsin								
Wyoming								
Other								
Total	57,000	0	0	0	0	0	0	0

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

Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	5,533	5,533
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	83,955	83,955
Georgia	0	0	39,762	39,762
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	7,597	7,597
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	3,150	3,150
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	33,186	33,186
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	38,210	38,210
Utah	0	0	9,266	9,266
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	0	0	220,659	220,659

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

Assessments Called (Billed) or Refunded as of December 31, 2011							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	0	0	0	0

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

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, 2012					
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	8,907,785	0	(10,339)	0	8,897,446
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	(103,104)	0	1,586	0	(101,518)
California	269,524	0	124	0	269,648
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	4,021	0	0	0	4,021
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	8,723	0	118	0	8,841
Kentucky	0	0	0	0	0
Louisiana	397,867	0	621	0	398,488
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	61,270	0	5,415	0	66,685
Missouri	65,459	0	2,391	0	67,851
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	36,379	0	0	0	36,379
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	304,191	0	(576)	0	303,615
Texas	310,627	0	(943)	0	309,684
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	208,802	0	10	0	208,812
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	10,471,545	0	(1,593)	0	10,469,952

Summary:	
GA Covered Obligations	11,743,129
Add:	
GA claims incurred directly	472,194
GA expenses incurred directly	1,942,827
NOLHGA expenses	1,244,785
Remaining Inforce estimate	11,270,935
Less:	
Estate/other distributions	0
Other adjustments	11,743,129
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	4,460,790
Adjusted GA Costs	10,469,952
Per State breakdown	10,469,952

Life	Assessments Called (Billed) or Refunded as of December 31, 2011						
	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	0	0	0	0

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

Estimated Net Costs as of September 30, 2012				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	21,873	21,873
Arizona	0	0	152,436	152,436
Arkansas	0	0	31,524	31,524
California	0	0	191,571	191,571
Colorado	0	0	343,829	343,829
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	726	726
Idaho	0	0	346,760	346,760
Illinois	0	0	19,900	19,900
Indiana	0	0	2,501	2,501
Iowa	0	0	674,170	674,170
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	59,566	59,566
Missouri	0	0	216,236	216,236
Montana	0	0	199,402	199,402
Nebraska	0	0	240,465	240,465
Nevada	0	0	83,329	83,329
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	58,235	58,235
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	13,414	13,414
Ohio	0	0	5,705	5,705
Oklahoma	0	0	(454)	(454)
Oregon	0	0	408,889	408,889
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	7,983	7,983
Tennessee	0	0	0	0
Texas	0	0	307,666	307,666
Utah	0	0	1	1
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	6,476,337	6,476,337
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	28,995	28,995
Other	0	0	0	0
Total	0	0	9,891,060	9,891,060

Summary:	
GA Covered Obligations	10,821,292
Add:	
GA claims incurred directly	5,488,116
GA expenses incurred directly	852,718
NOLHGA expenses	1,098,289
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	5,369,355
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	3,000,000
Adjusted GA Costs	9,891,060
Per State breakdown	9,891,060

Assessments Called (Billed) or Refunded as of December 31, 2011							
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	816,500	0	0
22,765	0	0	0	432,235	0	0	0
0	0	0	0	140,000	0	0	0
0	0	0	0	315,000	0	0	0
0	0	0	0	100,000	0	0	0
0	0	5,000	0	14,400	0	0	0
6,000	0	0	0	114,000	0	0	0
9,502	718	0	0	465,584	35,192	0	0
0	0	0	0	5,225,000	0	0	0
0	0	0	0	50,000	0	0	0
122,316	718	5,000	0	7,662,381	851,692	0	0

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

ASSESSABLE PREMIUM

**Assessable Premium
1988 – 2011**

This section contains the Total Assessable Premiums for the periods 1988 through 2011 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 - 2011 Data

Table with columns: State, Year, Life, Allocated Annuity, A&H, Unallocated Annuity, Assessable Premium Total, 403(b) Amounts Included in Allocated Annuity, Adjustments Exhibit Line reference. Rows are grouped by state: Arkansas, California, Colorado.

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.

Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes) 1988 - 2011 Data

Table with 11 columns: State, Year, Life, Allocated Annuity, A&H, Unallocated Annuity, Assessable Premium Total, 403(b) Amounts Included in Allocated Annuity, Adjustments Exhibit Line reference. Rows list data for Idaho, Illinois, and Indiana from 1988 to 2011.

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.

Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)
1988 - 2011 Data

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b) Amounts Included in Allocated Annuity	Adjustments Exhibit Line reference
Wyoming	1988	97,626,321	94,368,976	85,482,029	0	277,477,326	0	
	1989	90,923,902	84,285,866	90,453,608	0	265,663,376	0	
	1990	90,058,438	93,698,389	97,798,492	0	281,555,319	0	
	1991	96,951,799	81,766,219	99,883,708	0	278,601,726	0	
	1992	105,896,069	82,392,605	112,094,162	0	300,382,836	0	
	1993	110,151,591	66,544,761	123,196,590	0	299,892,942	0	
	1994	120,563,305	82,776,199	127,681,818	0	331,021,322	0	
	1995	128,258,372	91,755,805	125,844,578	0	345,858,755	0	
	1996	144,853,471	64,293,629	139,762,212	0	348,909,312	0	
	1997	132,336,804	73,610,903	137,395,545	0	343,343,252	0	
	1998	133,370,742	65,128,698	147,217,331	0	345,716,771	0	
	1999	132,820,331	84,199,803	164,599,319	0	381,619,453	0	
	2000	134,954,407	36,964,454	279,127,327	0	451,046,188	0	
	2001	140,089,330	119,654,633	307,424,423	0	567,168,386	0	
	2002	161,370,610	177,390,092	328,364,747	0	667,125,449	0	
	2003	158,450,513	160,053,167	358,083,018	0	676,586,698	0	
	2004	159,012,531	134,792,266	387,015,674	0	680,820,471	0	
	2005	167,391,676	145,690,563	427,144,071	0	740,226,310	0	
	2006	182,910,524	153,648,989	418,980,204	0	755,539,717	0	
	2007	180,717,209	149,039,649	462,168,616	0	791,925,474	0	
	2008	191,747,893	224,541,275	499,628,794	0	915,917,962	0	
	2009	223,997,448	215,799,870	566,909,036	0	1,006,706,354	0	
	2010	231,475,665	177,900,568	539,615,942	0	948,992,175	0	
	2011	236,765,939	204,037,972	653,704,898	0	1,094,508,809	0	
All States	1988	56,388,254,348	47,263,267,591	67,909,694,904	13,003,786,835	184,565,003,678	65,627,302	
	1989	55,236,476,397	51,478,466,586	72,068,971,823	13,398,723,461	192,182,638,267	83,207,030	
	1990	59,745,978,030	59,210,480,857	76,031,191,445	13,185,715,755	208,173,366,087	86,486,025	
	1991	63,124,415,917	54,110,160,997	77,211,223,791	15,049,158,581	209,494,959,286	101,244,119	
	1992	66,782,571,580	56,703,419,959	79,348,307,053	12,888,318,201	215,722,616,793	126,323,239	
	1993	71,523,564,638	48,902,588,001	82,280,654,795	12,195,899,332	214,902,706,766	116,194,692	
	1994	76,465,077,072	64,056,662,631	82,657,912,116	11,394,978,331	234,574,630,150	127,716,287	
	1995	81,386,026,586	65,051,449,590	88,302,485,204	10,670,395,993	245,410,357,373	147,261,114	
	1996	80,118,134,719	56,008,408,418	93,955,094,633	8,691,527,510	238,773,165,280	115,973,403	
	1997	81,291,968,089	60,690,697,981	95,865,833,782	9,343,241,569	247,191,741,421	131,079,061	
	1998	84,536,044,451	58,426,760,693	101,781,346,921	7,868,201,364	252,612,353,429	126,213,567	
	1999	83,270,387,788	78,982,290,908	110,138,309,203	10,556,342,192	282,947,330,091	156,700,755	
	2000	86,513,095,925	87,438,425,121	119,747,691,202	9,908,443,089	303,607,655,337	183,293,590	
	2001	86,584,179,826	119,908,161,439	127,080,474,825	8,805,598,828	342,378,414,918	209,532,372	
	2002	89,188,766,523	159,868,596,257	131,848,549,131	10,010,314,823	390,916,226,734	267,549,817	
	2003	93,464,790,691	144,016,510,266	141,196,916,058	9,954,299,225	388,632,516,240	353,051,201	
	2004	97,758,552,855	128,661,045,820	151,688,095,291	10,309,438,230	388,417,132,196	1,194,675,812	
	2005	99,468,894,303	115,824,241,087	169,255,920,540	14,193,384,899	398,742,440,829	462,776,297	
	2006	106,816,940,970	131,414,424,724	186,537,784,151	11,172,807,693	435,941,957,538	751,654,115	
	2007	111,078,083,735	131,995,573,268	222,446,629,264	10,868,095,455	476,388,381,722	763,710,560	
	2008	113,872,016,914	177,517,861,674	239,512,104,752	12,900,051,392	543,802,034,732	916,292,536	
	2009	119,443,043,510	170,434,394,828	248,889,171,755	9,620,869,867	548,387,479,960	657,497,112	
	2010	124,505,221,626	146,713,068,062	251,663,371,951	9,047,202,581	531,928,864,220	861,262,702	
	2011	128,174,003,946	142,768,540,371	256,532,569,783	9,378,004,926	536,853,119,026	779,149,102	
	Grand Total	2,116,736,490,439	2,357,445,497,129	3,273,950,304,373	264,414,800,132	8,012,547,092,073	8,784,471,810	
cross check		2,116,736,490,439	2,357,445,497,129	3,273,950,304,373	264,414,800,132	8,012,547,092,073	8,784,471,810	
		0	0	0	0	0	0	

**ASSESSMENT AND PREMIUM
TAX
OFFSET PROVISIONS**

Assessment and Premium Tax Offset Provisions

The enclosed material was obtained through a cursory review of available information to NOLHGA and is as of fall 2012. 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. 35R and SOP 97-3 for proper treatment.

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

Assessments at a Glance

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

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

Assessments (cont.)

Assessment Limits/ Classes	Percent of Premium	Number of Classes
New Mexico	2%	2
New York ¹	2%	3
North Carolina	2%	2
North Dakota	2%	2
Ohio	2%	2
Oklahoma	2%	2
Oregon	2%	2
Pennsylvania	2%	2
Puerto Rico	2%	2
Rhode Island	3%	2
South Carolina	4%	3
South Dakota	2%	2
Tennessee	2%	2
Texas	2%	2
Utah	2%	2
Vermont	2%	3
Virginia	2%	2
Washington	2%	2
West Virginia	2%	2
Wisconsin	2%	2
Wyoming	2%	2
Totals	47/52 set 2% limit	47/52 have 2 classes

¹ New York includes the following cap on assessments:§7709(e)(1) The total assessment against all member insurers for all impairments and insolvencies, less the amount of refunds (not including interest) to member insurers pursuant to subsection (f) of this section, shall not exceed five hundred million dollars, except that with respect to a member insurer that is a domestic insurer and is subject to an order of rehabilitation under article seventy-four of this chapter as of March first two thousand twelve, such assessment limit shall be five hundred fifty-eight million dollars; provided, however, that such five hundred fifty-eight million dollar limit shall be subject to reduction in an amount, if any, determined by the superintendent, on a date not earlier than twelve months after the entry of an order of liquidation with respect to such domestic insurer, to be not needed for the corporation to be able to pay its obligations and reasonable expenses in connection with the liquidation of such domestic insurer, but in no event shall such reduction exceed fifty-eight million dollars.



**State Laws and Provisions Report**

[current as of October 01, 2012]

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): 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 percent of that member insurer's average annual premiums received in this state 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 9.27.2010.

Assessment Classes

§1067.08(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 and examinations conducted under the authority of subdivision (e) of Section 1067.11. 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 Section 1067.07 with regard to an impaired or an insolvent insurer.

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) There shall be two classes of assessments, as follows: (1) Class A assessments shall be authorized and called for the purpose of meeting administrative costs and legal and other general expenses not related to a particular impaired or insolvent insurer, and examinations conducted under the authority of subsection (c) of Code Section 33-38-16; and (2) Class B assessments shall be authorized and called to the extent necessary to carry out the powers and duties of the association under Code Section 33-38-7 with regard to an impaired or insolvent insurer. (Amended effective 7/1/12)

Hawaii

Assessment Limits

§431:16-209(e)(1) Subject to the provisions of paragraph (2), the total of all assessments authorized by the association with respect to a member insurer for each account shall not in any one calendar year exceed two per cent of the insurer's average premiums received in this 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. (2) 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 this section shall be equal and limited to the higher of the three-year average annual premiums for the applicable account as calculated pursuant to this section. (Amended effective 7/1/12)

Assessment Classes

§431:16-209(b) There shall be two assessments, as follows: (1) Class A assessments shall be authorized and called for the purpose of meeting administrative and legal costs, and other expenses and examinations conducted under the authority of section 431:16–212(e). 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 section 431:16–208 with regard to an impaired or an insolvent insurer. (Amended effective 7/1/12)

Idaho

Assessment Limits

§41-4309(5)(a) The total of all class B assessments authorized by the association with respect to a member insurer for each account shall not in one (1) calendar year exceed two percent (2%) of such insurer's premiums received in this state during the calendar year preceding the assessment on the policies covered by the account. If the maximum assessment, together with the other assets of the association in an account, does not provide in any one (1) year in an account an amount sufficient to carry out the responsibilities of the association, the necessary additional funds shall be assessed as soon thereafter as permitted by this chapter. (Amended effective 7/1/11).

Assessment Classes

§41-4309(2) There shall be two (2) classes of assessments: (a) Class A assessments shall be authorized and called for the purpose of meeting administrative and other expenses. Class A assessments may be authorized and called whether or not related to a particular impaired or insolvent insurer. (b) Class B assessments shall be authorized and called to the extent necessary to carry out the powers and duties of the association under section 41-4308, Idaho Code, with regard to an impaired or an insolvent insurer. (Amended effective 7/1/2011).

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)(1) The total of all assessments upon a member insurer for each account shall not in any one calendar year exceed 2% of such insurer's average premiums received in this state on the policies and contracts covered by the account during the three calendar years preceding the years in which the insurer became an impaired or insolvent insurer.

Assessment Classes

§40-3009(b) There shall be two classes of assessments, as follows: (1) Class A assessments shall be made for the purpose of meeting administrative and legal costs and other expenses and examinations conducted under the authority of subsection (e) of K.S.A. 40-3012, and amendments thereto. Class A assessments may be made whether or not related to a particular impaired or insolvent insurer. (2) Class B assessments shall be made to the extent necessary to carry out the powers and duties of the association under K.S.A. 40-3008, and amendments thereto, with regard to an impaired or an insolvent insurer.

Kentucky

Assessment Limits

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

Assessment Classes

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

Louisiana

Assessment Limits

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

Assessment Classes

LSA-R.S. 22:2088.B. Two classes of assessments: Class A for administrative, legal costs and other expenses, and examinations; and Class B to carry out the powers and duties of the association with respect to an impaired or insolvent insurer. Codified effective 6.21.2008.

Maine

Assessment Limits

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

Assessment Classes

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

Maryland

Assessment Limits

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

Assessment Classes

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

Massachusetts

Assessment Limits

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

Assessment Classes

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

Michigan

Assessment Limits

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

Assessment Classes

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

Minnesota

Assessment Limits

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

Assessment Classes

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

Mississippi**Assessment Limits**

§83-23-217(5)(a). Two percent (2%) of average annual premiums in state for policies covered by each account or subaccount during the three calendar years preceding the year in which the insurer became impaired or insolvent. (Amended effective 3-15-99).

Assessment Classes

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

Missouri**Assessment Limits**

§376.737.2. Two percent (2%) of average annual 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. Amended 7.13.2010.

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(6)(a)(i) Subject to the provisions of subsection (6)(a)(ii), 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 may not in 1 calendar year exceed 2% of that member insurer's average annual premiums received in this state on the policies and contracts covered by the subaccount or account during the 3 calendar years preceding the year in which the insurer became an impaired or insolvent insurer. (Amended effective 3/18/2011)

Assessment Classes

§33-10-227(3). Two classes of assessments: Class A for the purpose of meeting 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 3/18/2011)

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.G. Subject to the provisions of Subsection H of this section, 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 insurance account shall not in one calendar year exceed two percent of that member insurer's average annual premiums received in this state 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 7/1/12)

Assessment Classes

§59A-42-8.B. There shall be two classes of assessments as follows: (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; and (2) class B assessments shall be authorized and called 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 7/1/12)

New York

Assessment Limits

§7709(e)(1) The total assessment against all member insurers for all impairments and insolvencies, less the amount of refunds (not including interest) to member insurers pursuant to subsection (f) of this section, shall not exceed five hundred million dollars, except that with respect to a member insurer that is a domestic insurer and is subject to an order of rehabilitation under article seventy-four of this chapter as of March first two thousand twelve, such assessment limit shall be five hundred fifty-eight million dollars; provided, however, that such five hundred fifty-eight million dollar limit shall be subject to reduction in an amount, if any, determined by the superintendent, on a date not earlier than twelve months after the entry of an order of liquidation with respect to such domestic insurer, to be not needed for the corporation to be able to pay its obligations and reasonable expenses in connection with the liquidation of such domestic insurer, but in no event shall such reduction exceed fifty-eight million dollars. (2) The total of all assessments upon a member insurer for each account shall not in any one calendar year exceed two percent of such insurer's premiums received in this state during the calendar year preceding the assessment on the policies covered by the account. If the maximum assessment, together with the other assets of the corporation in either account, does not provide in any one year in either account an amount sufficient to carry out the responsibilities of the corporation, the necessary additional funds shall be assessed as soon thereafter as permitted by this article. (Amended effective 7/18/12)

Assessment Classes

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

North Carolina

Assessment Limits

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

Assessment Classes

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

North Dakota

Assessment Limits

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

Assessment Classes

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

Ohio

Assessment Limits

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

Assessment Classes

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

Oklahoma

Assessment Limits

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

Assessment Classes

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

Oregon

Assessment Limits

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

Assessment Classes

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

Pennsylvania

Assessment Limits

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

Assessment Classes

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

Puerto Rico

Assessment Limits

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

Assessment Classes

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

Rhode Island

Assessment Limits

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

Assessment Classes

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

South Carolina

Assessment Limits

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

Assessment Classes

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

South Dakota

Assessment Limits

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

Assessment Classes

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

Tennessee

Assessment Limits

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

Assessment Classes

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

Texas

Assessment Limits

§463.153(c). (c) The total amount of assessments on a member insurer for each account under Section 463.105 may not in one calendar year exceed two percent 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 9/1/2011.

Assessment Classes

§463.152. Two classes of assessments: Class A assessments for the purpose of meeting administrative expenses relating to any unauthorized insurer or nonmember of the association and other general expenses not related to a particular insolvent or impaired insurer; and Class B assessments to carry out the powers and duties of the association with regard to an insolvent or impaired insurer. Amended effective 9/1/05. Codified effective 9/1/07.

Utah**Assessment Limits**

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

Assessment Classes

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

Vermont**Assessment Limits**

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

Assessment Classes

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

Virginia**Assessment Limits**

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

Assessment Classes

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

Washington**Assessment Limits**

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

Assessment Classes

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

West Virginia

Assessment Limits

§33-26A-9(e)(1). Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceeding the year in which the insurer became an impaired or insolvent insurer.

Assessment Classes

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

Wisconsin

Assessment Limits

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

Assessment Classes

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

Wyoming

Assessment Limits

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

Assessment Classes

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

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*National Organization of
Life & Health Guaranty Associations*

Tax Offset at a Glance

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

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

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

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Tax Offset (cont.)

Offset Amount	Yes, 20% Over 5 Yr's.	Yes (Other %)	No Provision
Nevada	X		
New Hampshire	X		
New Jersey		X	
New Mexico			X
New York		X	
North Carolina	X		
North Dakota	X		
Ohio	X		
Oklahoma	X		
Oregon	X ³		
Pennsylvania	X		
Puerto Rico			X
Rhode Island		X	
South Carolina	X		
South Dakota	X		
Tennessee		X	
Texas	X		
Utah	X		
Vermont		X	
Virginia		X	
Washington	X		
West Virginia			X
Wisconsin	X		
Wyoming		X	
Total	34	11	7

³ Oregon's tax offset provision will not apply to tax years beginning on or after January 1, 2016.



**State Laws and Provisions Report**

[current as of October 01, 2012]

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 each of the 5 years following payment.

Kansas

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

Kentucky

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

Louisiana

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

Maine

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

Maryland

No provision.

Massachusetts

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

Michigan

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

Minnesota

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

Mississippi

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

Missouri

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

Montana

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

Nebraska

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

Nevada

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

New Hampshire

§408-B:13.I. Yes. A member insurer may offset against its tax liability assessments for the life insurance and annuity account, and for the health account for guaranteeing the performance of contractual obligations of an impaired or insolvent

insurer in regard to disability income coverages only, to the extent of 20% of the amount of the assessment for each of the 5 calendar years following the year in which the assessment was paid. If a member insurer ceases doing business, all uncredited assessments may be credited against its tax liability for the year it ceases doing business. (Amended effective 1/1/97).

New Jersey

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

New Mexico

No provision.

New York

§7712(b)(2)(A)(B). Yes. In any given year, if the net assessment for all NY companies exceeds \$100M over the previous 15 year period, then each company can take a credit in the current year for an amount based on a formula involving a factor of 80% and the amount of assessments in excess of \$100M.

North Carolina

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

North Dakota

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

Ohio

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

Oklahoma

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

Oregon

§734.835(1). Yes. Up to 20% of assessment amount may be offset for next 5 years; covers all but administrative expenses. ****NOTE**** In 2009, Oregon legislature passed bill with sunset provision for the tax offset beginning 1.1.16.

Pennsylvania

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

Puerto Rico

No provision.

Rhode Island

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

South Carolina

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

South Dakota

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

Tennessee

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

Texas

§463.161. Yes. Member insurers may offset up to 100% of assessments paid for an insurer that becomes an impaired or insolvent insurer on or after September 1, 2005 (20% per year for a period of 5 years beginning in the year following the issuance of the certificate of contribution). Member insurers may offset up to 100% of assessments paid for an insurer that becomes an impaired or insolvent insurer prior to September 1, 2005 (10% per year for a period of 10 years beginning in the year following the issuance of the certificate of contribution). Covers all Class B assessments. Amended effective 9/1/05. Codified effective 9/1/07.

Utah

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

Vermont

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

Virginia

§38.2-1709. Yes. A member may show a certificate of contribution as an asset, in the form approved by the Commission, at the original face amount for the calendar year of issuance. Such amount may be amortized as follows: 1. Certificates of contribution issued before Jan. 1, 1998 shall be amortized in each succeeding calendar year through December 31, 1997, at an amount not to exceed 0.05 of 1% of the direct gross premium income for the classes of insurance in the account for which the member is assessed. If the amount of the certificate has not been fully amortized by the contributing insurer by December 31, 1997, the unamortized

balance of the certificate amount shall be amortized at the option of the contributing insurer, either (i) in the same manner as the certificate was amortized prior to Jan. 1, 1998; however, if not amortized in full prior to calendar year 2010, the unamortized balance of the certificate shall be amortized in full during the calendar year 2010, or (ii) over the 10 successive calendar years commencing Jan. 1, 1998, in amounts each equal to 10% of such unamortized balance. A contributing insurer whose certificate has not been fully amortized by December 31, 1997, shall notify the Commission in writing of the amortization schedule option it has selected on or before March 1, 1998. If a contributing insurer fails to notify the Commission by such date, the insurer shall be deemed to have selected to continue amortization under the original schedule.

Washington

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

West Virginia

No provision.

Wisconsin

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

Wyoming

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

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