



LIFE AND ACCIDENT AND HEALTH COMPANIES—ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2009
OF THE CONDITION AND AFFAIRS OF THE
HUMANA INSURANCE OF PUERTO RICO, INC.

NAIC Group Code 0119, 0119 NAIC Company Code 84603 Employer's ID Number 66-0291866
Organized under the Laws of Puerto Rico, State of Domicile or Port of Entry Puerto Rico
Country of Domicile United States
Incorporated/Organized 10/06/1969 Commenced Business 09/22/1971
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OFFICERS

Name Title Name Title
David M. Krebs, President & COO René De León, Secretary
James H. Bloem, Treasurer

OTHER OFFICERS

Thomas J. Liston, Senior Vice President-Senior Products Joan O. Lenahan, Assistant Secretary

DIRECTORS OR TRUSTEES

James E. Murray, David M. Krebs, Luis Montaner M.D., Bruce D. Perkins
Mayra G. Torres

State of .....

County of ..... ss

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures Manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

David M. Krebs
President & COO

René De León
Secretary

James H. Bloem
Treasurer

a. Is this an original filing? Yes [ ] No [ ]

Subscribed and sworn to before me this
day of ,

b. If no,
1. State the amendment number
2. Date filed
3. Number of pages attached

**ANNUAL STATEMENT FOR THE YEAR 2009 OF THE HUMANA INSURANCE OF PUERTO RICO, INC.**

**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	5,198,499		5,198,499	3,548,666
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	0		0	125,000
2.2 Common stocks .....	0		0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....			0	0
3.2 Other than first liens .....			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ ..... encumbrances).....			0	0
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....			0	0
4.3 Properties held for sale (less \$ ..... encumbrances) .....			0	0
5. Cash (\$ .....638,189 , Schedule E - Part 1), cash equivalents (\$ .....0 , Schedule E - Part 2) and short-term investments (\$ .....27,842,727 , Schedule DA).....	28,480,916		28,480,916	30,623,335
6. Contract loans (including \$ .....premium notes)			0	0
7. Other invested assets (Schedule BA) .....	0		0	0
8. Receivables for securities .....			0	0
9. Aggregate write-ins for invested assets .....	0	0	0	3
10. Subtotals, cash and invested assets (Lines 1 to 9) .....	33,679,415	0	33,679,415	34,297,004
11. Title plants less \$ .....charged off (for Title insurers only).....			0	0
12. Investment income due and accrued .....	66,970		66,970	27,062
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection .....	1,881,231		1,881,231	1,482,327
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ .....earned but unbilled premium).....			0	0
13.3 Accrued retrospective premiums.....			0	0
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers .....			0	0
14.2 Funds held by or deposited with reinsured companies .....			0	0
14.3 Other amounts receivable under reinsurance contracts .....			0	0
15. Amounts receivable relating to uninsured plans .....	5,136,868		5,136,868	4,820,449
16.1 Current federal and foreign income tax recoverable and interest thereon .....	218,584		218,584	0
16.2 Net deferred tax asset.....			0	0
17. Guaranty funds receivable or on deposit .....			0	0
18. Electronic data processing equipment and software .....			0	0
19. Furniture and equipment, including health care delivery assets (\$ .....)			0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
21. Receivables from parent, subsidiaries and affiliates .....	8,765,165		8,765,165	3,445,458
22. Health care (\$ .....) and other amounts receivable.....	190,618		190,618	56,753
23. Aggregate write-ins for other than invested assets .....	46,955	46,955	0	0
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23).....	49,985,806	46,955	49,938,851	44,129,053
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	0
26. Total (Lines 24 and 25)	49,985,806	46,955	49,938,851	44,129,053
<b>DETAILS OF WRITE-INS</b>				
0901. Other Security Deposits.....			0	3
0902. ....				
0903. ....				
0998. Summary of remaining write-ins for Line 9 from overflow page .....	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998)(Line 9 above)	0	0	0	3
2301. Utility Deposit.....			0	0
2302. Prepaid Other.....	46,959	46,959	0	0
2303. Receivable from stock issue.....	(4)	(4)	0	0
2398. Summary of remaining write-ins for Line 23 from overflow page .....	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	46,955	46,955	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ ..... 52,835 (Exhibit 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	52,835	50,319
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1)(including \$ ..... Modco Reserve) .....	18,495	17,829
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....	0	0
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	53,254	50,801
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	10,338,526	8,216,166
5. Policyholders' dividends \$ ..... and coupons \$ ..... due and unpaid (Exhibit 4, Line 10) .....	0	0
6. Provision for policyholders' dividends and coupons payable in following calendar year—estimated amounts:		
6.1 Dividends apportioned for payment (including \$ ..... Modco) .....	0	0
6.2 Dividends not yet apportioned (including \$ ..... Modco) .....	0	0
6.3 Coupons and similar benefits (including \$ ..... Modco) .....	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ ..... 840,371 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14) .....	844,833	816,029
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....	0	0
9.2 Provision for experience rating refunds, including \$ ..... accident and health experience rating refunds .....	0	0
9.3 Other amounts payable on reinsurance, including \$ ..... assumed and \$ ..... ceded .....	0	0
9.4 Interest Maintenance Reserve (IMR, Line 6) .....	288,974	332,143
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... accident and health \$ ..... and deposit-type contract funds \$ .....	99,196	76,513
11. Commissions and expense allowances payable on reinsurance assumed .....	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6) .....	582,986	494,339
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5) .....	0	0
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses) .....	24,592	0
15.2 Net deferred tax liability .....	0	0
16. Unearned investment income .....	0	0
17. Amounts withheld or retained by company as agent or trustee .....	0	0
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....	0	0
19. Remittances and items not allocated .....	0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0
21. Liability for benefits for employees and agents if not included above .....	0	0
22. Borrowed money \$ ..... and interest thereon \$ .....	0	0
23. Dividends to stockholders declared and unpaid .....	0	0
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve (AVR, Line 16, Col. 7) .....	17,512	14,541
24.2 Reinsurance in unauthorized companies .....	0	0
24.3 Funds held under reinsurance treaties with unauthorized reinsurers .....	0	0
24.4 Payable to parent, subsidiaries and affiliates .....	0	0
24.5 Drafts outstanding .....	1,248,804	1,478,797
24.6 Liability for amounts held under uninsured plans .....	713,581	365,435
24.7 Funds held under coinsurance .....	0	0
24.8 Payable for securities .....	0	0
24.9 Capital notes \$ ..... and interest thereon \$ .....	0	0
25. Aggregate write-ins for liabilities .....	1,982,989	1,118,107
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	16,266,577	13,031,019
27. From Separate Accounts statement .....	0	0
28. Total liabilities (Lines 26 and 27) .....	16,266,577	13,031,019
29. Common capital stock .....	2,500,026	2,160,030
30. Preferred capital stock .....	0	0
31. Aggregate write-ins for other than special surplus funds .....	0	0
32. Surplus notes .....	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....	0	0
34. Aggregate write-ins for special surplus funds .....	0	0
35. Unassigned funds (surplus) .....	31,172,248	28,938,004
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 29 \$ ..... ) .....	0	0
36.2 ..... shares preferred (value included in Line 30 \$ ..... ) .....	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) ( including \$ ..... in Separate Accounts Statement) .....	31,172,248	28,938,004
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	33,672,274	31,098,034
39. Totals of Lines 28 and 38 (Page 2, Line 26, Col. 3) .....	49,938,851	44,129,053
<b>DETAILS OF WRITE-INS</b>		
2501. Line 15 from 2000 Annual Statement .....	0	0
2502. Unclaimed Funds .....	1,331,696	739,368
2503. Miscellaneous Liabilities .....	651,293	378,740
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	(1)
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	1,982,989	1,118,107
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above) .....	0	0
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....	0	0

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	80,450,322	77,208,149
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	263,781	582,310
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	43,394	40,203
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	0	0
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	4,860	602
9. Totals (Lines 1 to 8.3)	80,762,357	77,831,264
10. Death benefits	253,293	160,819
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	0	0
13. Disability benefits and benefits under accident and health contracts	68,929,413	60,362,916
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	0	0
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	0	0
18. Payments on supplementary contracts with life contingencies	0	0
19. Increase in aggregate reserves for life and accident and health contracts	32,903	2,537
20. Totals (Lines 10 to 19)	69,215,609	60,526,272
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	3,782,277	3,492,281
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	4,080,842	6,093,134
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	99,745	124,569
25. Increase in loading on deferred and uncollected premiums	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	0	0
28. Totals (Lines 20 to 27)	77,178,473	70,236,256
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	3,583,884	7,595,008
30. Dividends to policyholders	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	3,583,884	7,595,008
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	1,491,298	409,353
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	2,092,586	7,185,655
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ ..... (excluding taxes of \$ ..... transferred to the IMR)	(1,402)	9,712
35. Net income (Line 33 plus Line 34)	2,091,184	7,195,367
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	31,098,034	23,607,574
37. Net income (Line 35)	2,091,184	7,195,367
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	0	0
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	0	0
41. Change in nonadmitted assets	146,030	287,437
42. Change in liability for reinsurance in unauthorized companies	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 9999999, Col. 4)	0	0
44. Change in asset valuation reserve	(2,970)	7,656
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47. Other changes in surplus in Separate Accounts statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	339,996	0
50.2 Transferred from surplus (Stock Dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	0	0
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	2,574,240	7,490,460
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	33,672,274	31,098,034
<b>DETAILS OF WRITE-INS</b>		
08.301. Miscellaneous Income	4,860	602
08.302.	0	0
08.303.	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	4,860	602
2701.	0	0
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0
5301.	0	0
5302.	0	0
5303.	0	0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	0	0

**CASH FLOW**

	1 Current Year	2 Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance.....	80,080,222	77,207,844
2. Net investment income .....	256,015	673,720
3. Miscellaneous income .....	4,860	602
4. Total (Lines 1 through 3) .....	80,341,097	77,882,166
5. Benefit and loss related payments .....	67,087,614	60,087,935
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	7,819,583	10,382,510
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	1,685,290	789,415
10. Total (Lines 5 through 9) .....	76,592,487	71,259,860
11. Net cash from operations (Line 4 minus Line 10) .....	3,748,611	6,622,306
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	957,090	7,131,625
12.2 Stocks .....	80,293	0
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	(312)	0
12.7 Miscellaneous proceeds .....	1,950	17,213
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	1,039,021	7,148,838
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	2,595,219	4,257,601
13.2 Stocks .....	0	125,000
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	0	0
13.5 Other invested assets .....	0	0
13.6 Miscellaneous applications .....	2,175	67,854
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	2,597,394	4,450,455
14. Net increase (decrease) in contract loans and premium notes .....	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(1,558,373)	2,698,383
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock.....	339,996	0
16.3 Borrowed funds .....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	0	0
16.5 Dividends to stockholders .....	0	0
16.6 Other cash provided (applied).....	(4,672,653)	1,142,783
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(4,332,657)	1,142,783
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	(2,142,419)	10,463,472
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	30,623,335	20,159,863
19.2 End of year (Line 18 plus Line 19.1) .....	28,480,916	30,623,335

**ANNUAL STATEMENT FOR THE YEAR 2009 OF THE HUMANA INSURANCE OF PUERTO RICO, INC.**

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group			Accident and Health		12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	80,450,322	.0	4,178	.0	.0	.0	525,807	.0	79,920,337	.0	.0	
2. Considerations for supplementary contracts with life contingencies	.0											
3. Net investment income	263,781		14				1,723		262,044			
4. Amortization of Interest Maintenance Reserve (IMR)	43,394		2				284		43,108			
5. Separate Accounts net gain from operations excluding unrealized gains or losses	.0											
6. Commissions and expense allowances on reinsurance ceded	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. Reserve adjustments on reinsurance ceded	.0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	.0											
8.2 Charges and fees for deposit-type contracts	.0											
8.3 Aggregate write-ins for miscellaneous income	4,860	.0	.0	.0	.0	.0	32	.0	4,828	.0	.0	.0
9. Totals (Lines 1 to 8.3)	80,762,357	.0	4,194	.0	.0	.0	527,846	.0	80,230,317	.0	.0	.0
10. Death benefits	253,293		5,548				247,745					
11. Matured endowments (excluding guaranteed annual pure endowments)	.0	.0	.0				.0					
12. Annuity benefits	.0			.0				.0				
13. Disability benefits and benefits under accident and health contracts	68,929,413								68,929,413	.0	.0	
14. Coupons, guaranteed annual pure endowments and similar benefits	.0											
15. Surrender benefits and withdrawals for life contracts	.0											
16. Group conversions	.0											
17. Interest and adjustments on contract or deposit-type contract funds	.0											
18. Payments on supplementary contracts with life contingencies	.0											
19. Increase in aggregate reserves for life and accident and health contracts	32,903		4,252				27,985		666			
20. Totals (Lines 10 to 19)	69,215,609	.0	9,800	.0	.0	.0	275,730	.0	68,930,079	.0	.0	.0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	3,782,277	.0	37	.0	.0	.0	9,603	.0	3,772,637	.0	.0	.0
22. Commissions and expense allowances on reinsurance assumed	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23. General insurance expenses	4,080,842	.0	189				49,564	.0	4,031,089	.0	.0	.0
24. Insurance taxes, licenses and fees, excluding federal income taxes	99,745		5				652		99,088	.0	.0	.0
25. Increase in loading on deferred and uncollected premiums	.0											
26. Net transfers to or (from) Separate Accounts net of reinsurance	.0											
27. Aggregate write-ins for deductions	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
28. Totals (Lines 20 to 27)	77,178,473	.0	10,031	.0	.0	.0	335,549	.0	76,832,893	.0	.0	.0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	3,583,884	.0	(5,837)	.0	.0	.0	192,297	.0	3,397,424	.0	.0	.0
30. Dividends to policyholders	.0								.0			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	3,583,884	.0	(5,837)	.0	.0	.0	192,297	.0	3,397,424	.0	.0	.0
32. Federal income taxes incurred (excluding tax on capital gains)	1,491,298		77				9,747		1,481,474			
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	2,092,586	.0	(5,914)	.0	.0	.0	182,550	.0	1,915,950	.0	.0	.0
<b>DETAILS OF WRITE-INS</b>												
08.301. Misc Income	4,860						32		4,828			
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	4,860	.0	.0	.0	.0	.0	32	.0	4,828	.0	.0	.0
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

(a) Includes the following amounts for FEGLI/SGLI: Line 1 ..... Line 10 ..... Line 16 ..... Line 23 ..... Line 24 .....

**ANNUAL STATEMENT FOR THE YEAR 2009 OF THE HUMANA INSURANCE OF PUERTO RICO, INC.**

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)								
1. Reserve December 31, prior year .....	50,319	0	50,319	0	0	0	0	0
2. Tabular net premiums or considerations .....	0							
3. Present value of disability claims incurred .....	0				XXX			
4. Tabular interest .....	0							
5. Tabular less actual reserve released .....	0							
6. Increase in reserve on account of change in valuation basis .....	0							
7. Other increases (net) .....	2,516		2,516					
8. Totals (Lines 1 to 7) .....	52,835	0	52,835	0	0	0	0	0
9. Tabular cost .....	0				XXX			
10. Reserves released by death .....	0			XXX	XXX			XXX
11. Reserves released by other terminations (net) .....	0							
12. Annuity, supplementary contract, and disability payments involving life contingencies .....	0							
13. Net transfers to or (from) Separate Accounts .....	0							
14. Total deductions (Lines 9 to 13) .....	0	0	0	0	0	0	0	0
15. Reserve December 31, current year	52,835	0	52,835	0	0	0	0	0

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**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 156	841
1.1 Bonds exempt from U.S. tax	(a) 118,308	157,535
1.2 Other bonds (unaffiliated)	(a) 62,343	62,339
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 5,125	5,125
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	0	0
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 37,941	37,941
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	223,873	263,781
11. Investment expenses		(g) 0
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		0
17. Net investment income (Line 10 minus Line 16)		263,781
<b>DETAILS OF WRITE-INS</b>		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9 above)	0	0
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15 above)		0

- (a) Includes \$ 843 accrual of discount less \$ 32,985 amortization of premium and less \$ 12,836 paid for accrued interest on purchases.  
 (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ 0 paid for accrued dividends on purchases.  
 (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ paid for accrued interest on purchases.  
 (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.  
 (e) Includes \$ 8,980 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.  
 (f) Includes \$ accrual of discount less \$ amortization of premium.  
 (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.  
 (h) Includes \$ interest on surplus notes and \$ interest on capital notes.  
 (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5. Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	31,222		31,222		
1.1 Bonds exempt from U.S. tax	14,570	(1,950)	12,620		
1.2 Other bonds (unaffiliated)			0		
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	(44,707)	0	(44,707)	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	0	0	0	0	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	(312)	0	(312)	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	773	(1,950)	(1,177)	0	0
<b>DETAILS OF WRITE-INS</b>					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	0	0	0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2009 OF THE HUMANA INSURANCE OF PUERTO RICO, INC.**

**EXHIBIT 1 - PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH POLICIES AND CONTRACTS**

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health		11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	
<b>FIRST YEAR (other than single)</b>										
1. Uncollected	350,481					4,084		346,397		
2. Deferred and accrued	0									
3. Deferred, accrued and uncollected:										
3.1 Direct	350,481					4,084		346,397		
3.2 Reinsurance assumed	0									
3.3 Reinsurance ceded	0									
3.4 Net (Line 1 + Line 2)	350,481	0	0	0	0	4,084	0	346,397	0	0
4. Advance	0	0	0	0	0	0	0	0	0	0
5. Line 3.4 - Line 4	350,481	0	0	0	0	4,084	0	346,397	0	0
6. Collected during year:										
6.1 Direct	8,461,289					50,048		8,411,241		
6.2 Reinsurance assumed	0									
6.3 Reinsurance ceded	0									
6.4 Net	8,461,289	0	0	0	0	50,048	0	8,411,241	0	0
7. Line 5 + Line 6.4	8,811,770	0	0	0	0	54,132	0	8,757,638	0	0
8. Prior year (uncollected + deferred and accrued - advance)	271,390	0	0	0	0	3,934	0	267,456	0	0
9. First year premiums and considerations:										
9.1 Direct	8,540,380	0	0	0	0	50,198	0	8,490,182	0	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
9.4 Net (Line 7 - Line 8)	8,540,380	0	0	0	0	50,198	0	8,490,182	0	0
<b>SINGLE</b>										
10. Single premiums and considerations:										
10.1 Direct	0					0		0		
10.2 Reinsurance assumed	0									
10.3 Reinsurance ceded	0									
10.4 Net	0	0	0	0	0	0	0	0	0	0
<b>RENEWAL</b>										
11. Uncollected	1,530,750					28,413		1,502,337		
12. Deferred and accrued	0									
13. Deferred, accrued and uncollected:										
13.1 Direct	1,530,750					28,413		1,502,337		
13.2 Reinsurance assumed	0									
13.3 Reinsurance ceded	0									
13.4 Net (Line 11 + Line 12)	1,530,750	0	0	0	0	28,413	0	1,502,337	0	0
14. Advance	844,833	0	0	0	0	4,462	0	840,371	0	0
15. Line 13.4 - Line 14	685,917	0	0	0	0	23,951	0	661,966	0	0
16. Collected during year:										
16.1 Direct	71,618,934		4,178			469,640		71,145,116		
16.2 Reinsurance assumed	0									
16.3 Reinsurance ceded	0									
16.4 Net	71,618,934	0	4,178	0	0	469,640	0	71,145,116	0	0
17. Line 15 + Line 16.4	72,304,851	0	4,178	0	0	493,591	0	71,807,082	0	0
18. Prior year (uncollected + deferred and accrued - advance)	394,909	0	0	0	0	17,982	0	376,927	0	0
19. Renewal premiums and considerations:										
19.1 Direct	71,909,942	0	4,178	0	0	475,609	0	71,430,155	0	0
19.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
19.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
19.4 Net (Line 17 - Line 18)	71,909,942	0	4,178	0	0	475,609	0	71,430,155	0	0
<b>TOTAL</b>										
20. Total premiums and annuity considerations:										
20.1 Direct	80,450,322	0	4,178	0	0	525,807	0	79,920,337	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	80,450,322	0	4,178	0	0	525,807	0	79,920,337	0	0

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**EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)**

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
<b>DIVIDENDS AND COUPONS APPLIED (included in Part 1)</b>											
21. To pay renewal premiums .....	.0										
22. All other .....	.0										
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>											
23. First year (other than single):											
23.1 Reinsurance ceded .....	.0										
23.2 Reinsurance assumed .....	.0										
23.3 Net ceded less assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
24. Single:											
24.1 Reinsurance ceded .....	.0										
24.2 Reinsurance assumed .....	.0										
24.3 Net ceded less assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
25. Renewal:											
25.1 Reinsurance ceded .....	.0										
25.2 Reinsurance assumed .....	.0										
25.3 Net ceded less assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
26.2 Reinsurance assumed (Page 6, Line 22) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
26.3 Net ceded less assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
<b>COMMISSIONS INCURRED (direct business only)</b>											
27. First year (other than single) .....	399,794		.0			925		398,869			
28. Single .....	.0										
29. Renewal .....	3,382,483		.37			8,678		3,373,768			
30. Deposit-type contract funds .....	0										
31. Totals (to agree with Page 6, Line 21) .....	3,782,277	0	37	0	0	9,603	0	3,772,637	0	0	0

**EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
1. Rent	4,268		643,570			647,838
2. Salaries and wages	22,881		3,450,340			3,473,221
3.11 Contributions for benefit plans for employees	611		92,104			92,715
3.12 Contributions for benefit plans for agents						0
3.21 Payments to employees under non-funded benefit plans						0
3.22 Payments to agents under non-funded benefit plans						0
3.31 Other employee welfare	6,639		1,001,104			1,007,743
3.32 Other agent welfare						0
4.1 Legal fees and expenses	3		460			463
4.2 Medical examination fees						0
4.3 Inspection report fees						0
4.4 Fees of public accountants and consulting actuaries	620		93,501			94,121
4.5 Expense of investigation and settlement of policy claims						0
5.1 Traveling expenses	970		146,326			147,296
5.2 Advertising	5,125		772,834			777,959
5.3 Postage, express, telegraph and telephone	1,562		235,517			237,079
5.4 Printing and stationery	488		73,628			74,116
5.5 Cost or depreciation of furniture and equipment	759		114,380			115,139
5.6 Rental of equipment	431		65,063			65,494
5.7 Cost or depreciation of EDP equipment and software	352		53,155			53,507
6.1 Books and periodicals	172		25,867			26,039
6.2 Bureau and association fees	2,556		385,431			387,987
6.3 Insurance, except on real estate	565		85,125			85,690
6.4 Miscellaneous losses						0
6.5 Collection and bank service charges						0
6.6 Sundry general expenses	551		83,153			83,704
6.7 Group service and administration fees	903		136,167			137,070
6.8 Reimbursements by uninsured plans		0	(3,815,977)			(3,815,977)
7.1 Agency expense allowance						0
7.2 Agents' balances charged off (less \$ recovered)						0
7.3 Agency conferences other than local meetings						0
9.1 Real estate expenses						0
9.2 Investment expenses not included elsewhere						0
9.3 Aggregate write-ins for expenses	297	0	389,341	0	0	389,638
10. General expenses incurred	49,753	0	4,031,089	0	0	(a) 4,080,842
11. General expenses unpaid December 31, prior year	3,458	0	490,881	0	0	494,339
12. General expenses unpaid December 31, current year	3,841	0	579,145	0	0	582,986
13. Amounts receivable relating to uninsured plans, prior year	0	0	0	0	0	0
14. Amounts receivable relating to uninsured plans, current year	0	0	0	0	0	0
15. General expenses paid during year (Lines 10+11-12-13+14)	49,370	0	3,942,825	0	0	3,992,195
<b>DETAILS OF WRITE-INS</b>						
09.301. Provision Bad Debt Premium	0		344,483			344,483
09.302. Other Administration Charges	297		44,858			45,155
09.303. ....						0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0
09.399. Totals (Lines 09.301 through 09.303 + 09.398) (Line 9.3 above)	297	0	389,341	0	0	389,638

(a) Includes management fees of \$ ..... to affiliates and \$ ..... to non-affiliates.

**EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)**

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes					0
2. State insurance department licenses and fees	657	99,088			99,745
3. State taxes on premiums					0
4. Other state taxes, incl. \$ for employee benefits					0
5. U.S. Social Security taxes					0
6. All other taxes					0
7. Taxes, licenses and fees incurred	657	99,088	0	0	99,745
8. Taxes, licenses and fees unpaid December 31, prior year	0	0	0	0	0
9. Taxes, licenses and fees unpaid December 31, current year					0
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	657	99,088	0	0	99,745

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	0	0
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	0	0
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14	0	0
16. Total from prior year	0	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	0	0
<b>DETAILS OF WRITE-INS</b>		
0801. ....		
0802. ....		
0803. ....		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 through 0803 + 0898) (Line 8 above)	0	0

**NONE**





ANNUAL STATEMENT FOR THE YEAR 2009 OF THE HUMANA INSURANCE OF PUERTO RICO, INC.

**EXHIBIT 5 - INTERROGATORIES**

- 1.1. Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [ ] No [ ]
- 1.2. If not, state which kind is issued  
.....
- 2.1. Does the reporting entity at present issue both participating and non-participating contracts? ..... Yes [ ] No [ ]
- 2.2. If not, state which kind is issued  
.....
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? ..... Yes [ ] No [ ]  
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? ..... Yes [ ] No [ ]  
If so, state:
  - 4.1 Amount of insurance? ..... \$ .....
  - 4.2 Amount of reserve? ..... \$ .....
  - 4.3 Basis of reserve  
.....
  - 4.4 Basis of regular assessments  
.....
  - 4.5 Basis of special assessments  
.....
  - 4.6 Assessments collected during the year ..... \$ .....
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.  
.....
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? ..... Yes [ ] No [ ]
  - 6.1 If so, state the amount of reserve on such contracts on the basis actually held: ..... \$ .....
  - 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: ..... \$ .....
 Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? ..... Yes [ ] No [ ]
  - 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements: ..... \$ .....
  - 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount  
.....
  - 7.3 State the amount of reserves established for this business: ..... \$ .....
  - 7.4 Identify where the reserves are reported in the blank  
.....

**EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR**

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
<b>LIFE CONTRACTS (Including supplementary contracts set upon a basis other than that used to determine benefits) (Exhibit 5)</b>			
0199999 Subtotal (Page 7, Line 6)	XXX	XXX	
<b>ACCIDENT AND HEALTH CONTRACTS (Exhibit 6)</b>			
0299999 Subtotal	XXX	XXX	
<b>DEPOSIT-TYPE CONTRACTS (Exhibit 7)</b>			
<b>NONE</b>			
0399999 Subtotal	XXX	XXX	
9999999 - Total (Column 4 only)			

**EXHIBIT 6 - AGGREGATE RESERVE FOR ACCIDENT AND HEALTH CONTRACTS**

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
<b>ACTIVE LIFE RESERVE</b>									
1. Unearned premium reserves .....	0								
2. Additional contract reserves (a) .....	0								
3. Additional actuarial reserves-Asset/Liability analysis .....	0								
4. Reserve for future contingent benefits .....	0								
5. Reserve for rate credits .....	0								
6. Aggregate write-ins for reserves .....	0	0	0	0	0	0	0	0	0
7. Totals (Gross) .....	0	0	0	0	0	0	0	0	0
8. Reinsurance ceded .....	0								
9. Totals (Net) .....	0	0	0	0	0	0	0	0	0
<b>CLAIM RESERVE</b>									
10. Present value of amounts not yet due on claims .....	18,495	18,495							
11. Additional actuarial reserves-Asset/Liability analysis .....	0								
12. Reserve for future contingent benefits .....	0								
13. Aggregate write-ins for reserves .....	0	0	0	0	0	0	0	0	0
14. Totals (Gross) .....	18,495	18,495	0	0	0	0	0	0	0
15. Reinsurance ceded .....	0								
16. Totals (Net) .....	18,495	18,495	0	0	0	0	0	0	0
17. <b>TOTAL (Net)</b> .....	18,495	18,495	0	0	0	0	0	0	0
18. <b>TABULAR FUND INTEREST</b> .....	0								
<b>DETAILS OF WRITE-INS</b>									
0601. ....									
0602. ....									
0603. ....									
0698. Summary of remaining write-ins for Line 6 from overflow page .....	0	0	0	0	0	0	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above) .....	0	0	0	0	0	0	0	0	0
1301. ....									
1302. ....									
1303. ....									
1398. Summary of remaining write-ins for Line 13 from overflow page .....	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0	0	0	0	0

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

**EXHIBIT 7 - DEPOSIT TYPE CONTRACTS**

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance .....	.0					
2. Deposits received during the year .....	.0					
3. Investment earnings credited to the account .....	.0					
4. Other net change in reserves .....	.0					
5. Fees and other charges assessed .....	.0					
6. Surrender charges .....	.0					
7. Net surrender or withdrawal payments .....	.0					
8. Other net transfers to or (from) Separate Accounts .....	.0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) .....	.0	.0	.0	.0	.0	.0
10. Reinsurance balance at the beginning of the year .....	.0					
11. Net change in reinsurance assumed .....	.0					
12. Net change in reinsurance ceded .....	.0					
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	.0	.0	.0	.0	.0	.0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	0	0	0	0	0	0

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE HUMANA INSURANCE OF PUERTO RICO, INC.

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct .....	141,022								141,022		
1.2 Reinsurance assumed .....	0										
1.3 Reinsurance ceded .....	0										
1.4 Net .....	141,022	0	0	0	0	0	0	0	141,022	0	0
2. In course of settlement:											
2.1 Resisted .....											
2.11 Direct .....	0								0		
2.12 Reinsurance assumed .....	0										
2.13 Reinsurance ceded .....	0										
2.14 Net .....	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other .....											
2.21 Direct .....	197,711								197,711		
2.22 Reinsurance assumed .....	0										
2.23 Reinsurance ceded .....	0										
2.24 Net .....	197,711	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	(b) 197,711	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct .....	10,053,047		36,465				16,789		9,999,793		
3.2 Reinsurance assumed .....	0										
3.3 Reinsurance ceded .....	0										
3.4 Net .....	10,053,047	0	(b) 36,465	(b) 0	0	(b) 0	(b) 16,789	0	(b) 9,999,793	(b) 0	(b) 0
4. TOTALS .....											
4.1 Direct .....	10,391,780	0	36,465	0	0	0	16,789	0	10,338,526	0	0
4.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0
4.4 Net .....	10,391,780	(a) 0	(a) 36,465	0	0	0	(a) 16,789	0	10,338,526	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ ..... in Column 2, \$ ..... in Column 3 and \$ ..... in Column 7.  
 (b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ ..... Individual Annuities \$ ....., Credit Life (Group and Individual) \$ ....., and Group Life \$ ..... are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ ..... Credit (Group and Individual) Accident and Health \$ ....., and Other Accident and Health \$ ..... are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

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**ANNUAL STATEMENT FOR THE YEAR 2009 OF THE HUMANA INSURANCE OF PUERTO RICO, INC.**

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 2 - Incurred During the Year**

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements during the year:											
1.1 Direct	67,057,893		3,812				247,028		66,807,053		
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	0										
1.4 Net	67,057,893	0	3,812	0	0	0	247,028	0	66,807,053	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct	10,391,780	0	36,465	0	0	0	16,789	0	10,338,526	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
2.4 Net	10,391,780	0	36,465	0	0	0	16,789	0	10,338,526	0	0
3. Amounts recoverable from reinsurers December 31, current year	0		0				0		0		
4. Liability December 31, prior year:											
4.1 Direct	8,266,967	0	34,729	0	0	0	16,072	0	8,216,166	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
4.4 Net	8,266,967	0	34,729	0	0	0	16,072	0	8,216,166	0	0
5. Amounts recoverable from reinsurers December 31, prior year	0	0	0	0	0	0	0	0	0	0	0
6. Incurred benefits:											
6.1 Direct	69,182,706	0	5,548	0	0	0	247,745	0	68,929,413	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
6.4 Net	69,182,706	0	5,548	0	0	0	247,745	0	68,929,413	0	0

- (a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ ..... in Line 1.1, \$ ..... in Line 1.4.  
 \$ ..... in Line 6.1 and \$ ..... in Line 6.4.
- (b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ ..... in Line 1.1, \$ ..... in Line 1.4.  
 \$ ..... in Line 6.1 and \$ ..... in Line 6.4.
- (c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ ..... in Line 1.1, \$ ..... in Line 1.4.  
 \$ ..... in Line 6.1 and \$ ..... in Line 6.4.
- (d) Includes \$ ..... premiums waived under total and permanent disability benefits.

**EXHIBIT OF NONADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....	0	0	0
2.2 Common stocks .....	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....	0	0	0
3.2 Other than first liens .....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale .....	0	0	0
5. Cash (Schedule-E Part 1), cash equivalents (Schedule-E Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans .....	0	0	0
7. Other invested assets (Schedule BA) .....	0	0	0
8. Receivables for securities .....	0	0	0
9. Aggregate write-ins for invested assets .....	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9) .....	0	0	0
11. Title plants (for Title insurers only).....	0	0	0
12. Investment income due and accrued .....	0	0	0
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection .....	0	0	0
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	0	0	0
13.3 Accrued retrospective premiums.....	0	0	0
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers .....	0	0	0
14.2 Funds held by or deposited with reinsured companies .....	0	0	0
14.3 Other amounts receivable under reinsurance contracts .....	0	0	0
15. Amounts receivable relating to uninsured plans .....	0	0	0
16.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0
16.2 Net deferred tax asset.....	0	0	0
17. Guaranty funds receivable or on deposit .....	0	0	0
18. Electronic data processing equipment and software.....	0	0	0
19. Furniture and equipment, including health care delivery assets.....	0	0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0
21. Receivables from parent, subsidiaries and affiliates .....	0	0	0
22. Health care and other amounts receivable.....	0	0	0
23. Aggregate write-ins for other than invested assets .....	46,955	192,985	146,030
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23).....	46,955	192,985	146,030
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
26. Total (Lines 24 and 25)	46,955	192,985	146,030
<b>DETAILS OF WRITE-INS</b>			
0901. Other Security Deposits.....	0	0	0
0902. ....			
0903. ....			
0998. Summary of remaining write-ins for Line 9 from overflow page .....	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998)(Line 9 above)	0	0	0
2301. Utility Deposit.....	0	0	0
2302. Prepaid Other.....	46,959	192,955	145,996
2303. Receivable from stock issue.....	(4)	30	34
2398. Summary of remaining write-ins for Line 23 from overflow page .....	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	46,955	192,985	146,030

## NOTES TO FINANCIAL STATEMENTS

<b>Notes</b>				
<b>At December 31, cash and cash equivalents consisted of:</b>				
	<b>2009</b>	<b>2008</b>		
Cash in deposit	\$ 638,189	\$ 1,808,055		
US Government and agencies obligations	-	14,499,791		
Money market mutual fund	27,842,727	14,789,865		
Total cash equivalents	27,842,727	29,289,656		
Total cash and cashequivalents	\$ 28,480,916	\$31,097,711		
<b>Administrative Services Only Plans</b>				
The Company provides administrative services to certain uninsured plans ("ASO") in exchange for a fee for these services. Total ASO fees for the yea ended December 31, 2009 amounted to approximately \$3,815,977 (\$2,810,000 in 2008)				
<b>Nonadmitted Assets</b>				
Certain assets designated as nonadmitted assets have been exclude from the statutory statement of admitted assets, liabilities and capital and surplus bya a char to surplus.				
The non-admitted assets consited of the following at December 31:				
	<b>2009</b>	<b>2,008</b>		
Amount due from agents	(266)	\$ 10,339		
Receivable from stockholders	(4)	30		
Prepaid expenses and other assets	47,225	40,750		
Premium and ASO receivable over 90 days	-	481,658		
	\$ 46,955	\$ 532,777		
<b>Investments</b>				
The amortized cost, gross unrealized gains and losses and fair values of debt securities at December 31, are as follow:				
	<b>2009</b>			
	Amortized Cost	Gross Unrealize d Gains	Gross Unrealized Losses	Fair Value
U.S. Government & agency	\$ 2,230,822	\$ 69,214	\$ -	\$ 2,300,036
Securities issued by States	1,848,718	65,414	(3,893)	1,910,239
Mortgage-backed securities	342,261	11,361	(1,475)	352,147
Corporate bonds and other	776,698	31,126	(3,296)	804,528
Subtotal	5,198,499	177,115	(8,664)	5,366,950
Preferred Stock	-	-	-	-
Total	5,198,499	177,115	(8,664)	5,366,950
	-			-

## NOTES TO FINANCIAL STATEMENTS

		2008			
		Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
U.S. Government & agency		\$ 1,548,783	\$ 79,772	\$ -	\$ 1,628,555
Securities issued by States		822,892	24,503	(12,609)	834,786
Mortgage-backed securities		499,243	5,049	(13,193)	491,099
Corporate bonds and other		677,751	10,145	(49,020)	638,876
Subtotal		3,548,669	119,469	(74,822)	3,593,316
Preferred Stock		125,000		(23,750)	101,250
Total		\$ 3,673,669	\$ 119,469	\$ (98,572)	\$ 3,694,566
<b>At December 31, the gross unrealized losses of investment securities are classified as follow</b>					
		2009		2008	
		<b>Less than 12 Months</b>		<b>Less than 12 Months</b>	
		Market Value	Losses	Market Value	Losses
U.S. government and agency obligations		\$ -	\$ -		
Securities issued by States		-	-	149,193	(11,494)
Mortgage-backed		-	-	60,474	(6,802)
Corporate bonds		-	-	274,104	(24,104)
Preferred Stock		-	-	101,250	(23,750)
		\$ -	\$ -	\$ 585,021	\$ (66,150)
		2009		2008	
		<b>12 Months or Greater</b>		<b>12 Months or Greater</b>	
		Market Value	Losses	Market Value	Losses
U.S. government and agency obligations		\$ -	\$ -	\$ -	\$ -
Securities issued by States		22,193	(3,893)	25,275	(1,115)
Mortgage-backed		97,230	(1,475)	107,603	(6,391)
Corporate bonds		95,013	(3,296)	94,935	(24,916)
Preferred Stock		-	-	-	-
		\$ 214,436	\$ (8,664)	\$ 227,813	\$ (32,422)
		2009		2008	
		<b>Total</b>		<b>Total</b>	
		Market Value	Losses	Market Value	Losses
U.S. government and agency obligations		\$ -	\$ -	\$ -	\$ -
Securities issued by States		22,193	(3,893)	174,468	(12,609)
Mortgage-backed		97,230	(1,475)	168,077	(13,193)
Corporate bonds		95,013	(3,296)	369,039	(49,020)
Preferred Stock		-	-	101,250	(23,750)

## NOTES TO FINANCIAL STATEMENTS

		\$	\$	\$	\$
		214,436	(8,664)	812,834	(98,572)
<b>The amortized cost and fair value of debt securities at December 31, 2009 and 2008, by contractual maturity, are shown below:</b>					
		<b>2009</b>		<b>2008</b>	
		Amortized Cost	Fair Value	Amortized Cost	Fair Value
	Due within one year	\$ 5,036	\$ 5,158	\$ -	\$ -
	Due after one year through five years	2,863,878	2,967,786	1,461,464	1,523,287
	Due after five years through ten years	2,116,062	2,176,730	1,680,769	1,676,570
	Due after ten years	213,523	217,276	406,436	393,459
	Total debt securities	\$ 5,198,499	\$ 5,366,950	\$ 3,548,669	\$ 3,593,316
<b>The detail of realized gains (losses) related to investment securities were as follow for the years ends December 31, 2009 and 2008.</b>					
		<b>2009</b>	<b>2008</b>		
	Gross realized gains	\$ 31,177	\$ 103,264		
	Gross realized losses	(32,354)	(42,763)		
	Net realized gains (losses)	(1,177)	60,501		
	Interest maintenance reserve gains (losses)	(225)	(50,789)		
	Net capital gains (losses)	\$ (1,402)	\$ 9,712		
<b>Net investment income for the years ended December 31, 2009 and 2008 are detailed as follow:</b>					
		<b>2009</b>	<b>2008</b>		
	Interest Income from debt security	\$ 258,656	\$ 579,141		
	Dividends income from equity securities	5,125	3,169		
	Total net investment income	\$ 263,781	\$ 582,310		
<b>Policy and Contract Claims- Accident and Health Insurance</b>					
The activity in the policy and contract claims reserve for the accident and health business for the year ended December 31, 2009 and 2008 is as follows:					
		<b>2009</b>	<b>2008</b>		
	Total unpaid claims at beginning of period	8,266,967	\$ 8,956,107		
	Less- unpaid claims for life policies	(50,801)	(49,006)		
	Unpaid claims for accident and health at beginning of period	8,216,166	8,907,101		
	Incurred claims and claim adjustment expenses				
	Current period insured events	66,918,039	60,187,576		
	Prior period insured events	59,066	(1,796,603)		

## NOTES TO FINANCIAL STATEMENTS

	Total	66,977,105	58,390,973			
	Payment for claims and claim adj expenses					
	Current period insured events	(57,198,762)	(53,122,167)			
	Prior period insured events	(7,655,983)	(5,959,741)			
	Total	(64,854,746)	(59,081,908)			
	Unpaid claims for accident and health, at end of period	10,338,526	8,216,166			
	Unpaid claims for life policies, at end of period	53,254	50,801			
	Total unpaid claims at end of period	\$ 10,391,780	\$ 8,266,967			
	<b>Supplemental Schedule of Assets and Liabilities</b>					
	Investment income earned					
	US Government bonds	\$ 841				
	Bond exempt from U.S. tax	157,535				
	Other bonds (unaffiliated)	62,339				
	Preferred stocks (unaffiliated)	5,125				
	Cash on hand and on deposit	37,941				
	Net investment Income	\$ 263,781				
	Bonds and cash equivalents by class					
	Due within one year or less	\$ 27,847,763				
	Over 1 year through 5 year	2,863,878				
	Over 5 year through 10 year	2,116,062				
	Over 10 year through 20 year	31,333				
	Over 20 years	182,191				
	Total by maturity	\$ 33,041,227				
	Bonds by class-statement value					
	Class 1	\$ 32,611,035				
	Class 2	286,886				
	Class 3	95,254				
	Class 4	43,051				
	Class 5	5,000				



**NOTES TO FINANCIAL STATEMENTS**

<b>Investment Risks Interrogatories</b>					
State the reporting entity's total admitted assets as reported on page two of annual statement.					
	\$ 49,719,955				
State by investment category the 10 largest exposures to a single issuer/borrower/investment, excluding U.S. government agency securities and those US Government money market fund					
	<b>Investment Category</b>	<b>Amount</b>	<b>Percentage of Total Admitted Assets</b>		
a	CITIBANK OVERNIGHT SWEEP	27,842,727	Admitted Assets		
b	PUERTO RICO ELEC PWR AUTH PWR	1,541,300	56.00%		
c	CISCO SYSTEMS INC	224,876	3.10%		
d	MICHIGAN ST BLDG AUTH REV	147,846	0.45%		
e	DUKE ENERGY CORP	99,626	0.30%		
f	ALAMO TEX CMNTY COLLEGE DIST	80,131	0.20%		
g	TIME WARNER CABLE INC	50,831	0.16%		
h	COMCAST CORP	49,987	0.10%		
i	JPMORGAN CHASE & CO	49,938	0.10%		
j	CELLCO PART/VERI WIRELSS	49,728	0.10%		
State the amounts and percentages of the reporting entity's total admitted assets held in bonds and preferred stocks by NAIC rating.					
	NAIC- 1	32,611,035	66%		
	NAIC-2	286,885	1%		
	NAIC-3	95,253	0%		
	NAIC-4	43,051	0%		
	NAIC-5	5,000	0%		
	NAIC-6	-	0%		

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES

### GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ ] No [ X ]
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes [ ] No [ ] NA [ X ]
- 1.3 State Regulating? .....
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [ X ]
- 2.2 If yes, date of change: .....
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. ....12/31/2006
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. ....12/31/2006
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .....
- 3.4 By what department or departments? The Puerto Rico Commissioner of Insurance.....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? ..... Yes [ X ] No [ ] NA [ ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ X ] No [ ] NA [ ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
  - 4.11 sales of new business? ..... Yes [ ] No [ X ]
  - 4.12 renewals? ..... Yes [ ] No [ X ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
  - 4.21 sales of new business? ..... Yes [ ] No [ X ]
  - 4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [ X ]
- 6.2 If yes, give full information .....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? ..... Yes [ ] No [ X ]
- 7.2 If yes,
  - 7.21 State the percentage of foreign control .....
  - 7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney - in - fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney - in - fact).

1 Nationality	2 Type of Entity
.....	.....
.....	.....
.....	.....
.....	.....

**GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ ] No [ X ]
- 8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC

- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
PRICE WATERHOUSE COOPERS LLP
- 10. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?.....  
P. ANTHONY HAMMOND, VICEPRESIDENT AND CHIEF ACTUARY
- 11.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ ] No [ X ]
  - 11.11 Name of real estate holding company .....
  - 11.12 Number of parcels involved.....
  - 11.13 Total book/adjusted carrying value..... \$.....
- 11.2 If yes, provide explanation
- 12. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 12.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 12.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ X ]
- 12.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ X ]
- 12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] NA [ X ]
- 13.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [ X ] No [ ]
  - a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
  - b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
  - c. Compliance with applicable governmental laws, rules and regulations;
  - d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
  - e. Accountability for adherence to the code.
- 13.11 If the response to 13.1 is No, please explain:
- 13.2 Has the code of ethics for senior managers been amended?..... Yes [ ] No [ X ]
- 13.21 If the response to 13.2 is Yes, provide information related to amendment(s).
- 13.3 Have any provisions of the code of ethics been waived for any of the specified officers?..... Yes [ ] No [ X ]
- 13.31 If the response to 13.3 is Yes, provide the nature of any waiver(s).

**BOARD OF DIRECTORS**

- 14. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? ..... Yes [ X ] No [ ]
- 15. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? ..... Yes [ X ] No [ ]
- 16. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?..... Yes [ X ] No [ ]

# GENERAL INTERROGATORIES

## FINANCIAL

17. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? ..... Yes [  ] No [  ]
- 18.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 18.11 To directors or other officers .. \$ .....0
  - 18.12 To stockholders not officers ... \$ .....0
  - 18.13 Trustees, supreme or grand (Fraternal only) ..... \$ .....0
- 18.2 Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 18.21 To directors or other officers ... \$ .....0
  - 18.22 To stockholders not officers .... \$ .....0
  - 18.23 Trustees, supreme or grand (Fraternal only) ..... \$ .....0
- 19.1 Were any assets reported in the statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? ..... Yes [  ] No [  ]
- 19.2 If yes, state the amount thereof at December 31 of the current year:
- 19.21 Rented from others ..... \$ .....0
  - 19.22 Borrowed from others ..... \$ .....0
  - 19.23 Leased from others ..... \$ .....0
  - 19.24 Other ..... \$ .....0
- 20.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? ..... Yes [  ] No [  ]
- 20.2 If answer is yes:
- 20.21 Amount paid as losses or risk adjustment ..... \$ .....0
  - 20.22 Amount paid as expenses ..... \$ .....0
  - 20.23 Other amounts paid ..... \$ .....0
- 21.1 Does the reporting entity report any amounts due from the parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes [  ] No [  ]
- 21.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: ..... \$ .....8,765,165

## INVESTMENT

- 22.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 22.3)..... Yes [  ] No [  ]
- 22.2 If no, give full and complete information relating thereto:
- 22.3 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 16 where this information is also provide)
- 22.4 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?..... Yes [  ] No [  ] NA [  ]
- 22.5 If answer to 22.4 is YES, report amount of collateral ..... \$ .....
- 22.6 If answer to 22.4 is NO, report amount of collateral..... \$ .....
- 23.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 19.1 and 22.3) ..... Yes [  ] No [  ]
- 23.2 If yes, state the amount thereof at December 31 of the current year:
- 23.21 Subject to repurchase agreements ..... \$ .....
  - 23.22 Subject to reverse repurchase agreements..... \$ .....
  - 23.23 Subject to dollar repurchase agreements..... \$ .....
  - 23.24 Subject to reverse dollar repurchase agreements..... \$ .....
  - 23.25 Pledged as collateral..... \$ .....
  - 23.26 Placed under option agreements..... \$ .....
  - 23.27 Letter stock or securities restricted as to sale..... \$ .....
  - 23.28 On deposit with state or other regulatory body..... \$ .....1,530,373
  - 23.29 Other..... \$ .....
- 23.3 For category (23.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....

- 24.1 Does the reporting entity have any hedging transactions reported on Schedule DB? ..... Yes [  ] No [  ]
- 24.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? ..... Yes [  ] No [  ] NA [  ]  
If no, attach a description with this statement.
- 25.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? ..... Yes [  ] No [  ]
- 25.2 If yes, state the amount thereof at December 31 of the current year. .... \$ .....

## GENERAL INTERROGATORIES

26. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 3, III Conducting Examinations, F - Custodial or Safekeeping agreements of the NAIC Financial Condition Examiners Handbook? ..... Yes [  ] No [  ]

26.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
CITIBANK NA.....	PO BOX 70301 SAN JUAN PR 00936-70301.....

26.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	2 Complete Explanation(s)
.....	.....	.....
.....	.....	.....

26.03 Have there been any changes, including name changes, in the custodian(s) identified in 26.01 during the current year? ..... Yes [  ] No [  ]  
 26.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....	.....	.....	.....

26.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	2 Address
Central Registration #107105.....	Blackrock.....	40 east 52nd Street, New York NY 10022.....

27.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? ..... Yes [  ] No [  ]  
 27.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....	.....	.....
.....	.....	.....
27.2999 TOTAL		0

27.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding Of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....	.....	.....	.....
.....	.....	.....	.....

## GENERAL INTERROGATORIES

28. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-) or Fair Value over Statement (+)
28.1 Bonds.....	33,041,227	33,209,678	168,451
28.2 Preferred stocks.....	0		0
28.3 Totals	33,041,227	33,209,678	168,451

28.4 Describe the sources or methods utilized in determining the fair values:

NAIC SVO Fair Value (and RMBS methodology) are used where available. Otherwise the fair value of actively traded debt and equity securities are based on quoted market prices. ....

29.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?..... Yes [ ] No [ X ]

29.2 If yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?..... Yes [ ] No [ X ]

29.3 If no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:  
NAIC SVO FAIR VALUE ( and RMBS methodology) are us where available. Otherwise the fair value of actively trade debt and equity securities are based on quoted market prices. ....

30.1 Have all the filing requirements of the *Purposes and Procedures Manual* of the NAIC Securities Valuation Office been followed? ..... Yes [ X ] No [ ]

30.2 If no, list exceptions:

### OTHER

31.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?.....\$ .....

31.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
.....	.....
.....	.....

32.1 Amount of payments for legal expenses, if any?.....\$ .....

32.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
.....	.....
.....	.....

33.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?.....\$ .....

33.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....	.....
.....	.....

# GENERAL INTERROGATORIES

## PART 2 - LIFE INTERROGATORIES

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? ..... Yes [ ] No [ X ]
- 1.2 If yes, indicate premium earned on U. S. business only ..... \$ ..... 0
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? ..... \$ ..... 0
- 1.31 Reason for excluding .....
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. .... \$ ..... 0
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. .... \$ ..... 0
- 1.6 Individual policies:
- Most current three years:
- 1.61 Total premium earned ..... \$ ..... 0
- 1.62 Total incurred claims ..... \$ ..... 0
- 1.63 Number of covered lives ..... 0
- All years prior to most current three years:
- 1.64 Total premium earned ..... \$ ..... 0
- 1.65 Total incurred claims ..... \$ ..... 0
- 1.66 Number of covered lives ..... 0
- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned ..... \$ ..... 0
- 1.72 Total incurred claims ..... \$ ..... 0
- 1.73 Number of covered lives ..... 0
- All years prior to most current three years:
- 1.74 Total premium earned ..... \$ ..... 0
- 1.75 Total incurred claims ..... \$ ..... 0
- 1.76 Number of covered lives ..... 0

2. Health Test:

	1 Current Year		2 Prior Year	
2.1 Premium Numerator	\$	79,685,927	\$	76,350,332
2.2 Premium Denominator	\$	80,450,322	\$	77,208,149
2.3 Premium Ratio (2.1/2.2)		0.990		0.989
2.4 Reserve Numerator	\$	10,338,526	\$	8,216,166
2.5 Reserve Denominator	\$	10,463,110	\$	8,335,115
2.6 Reserve Ratio (2.4/2.5)		0.988		0.986

- 3.1 Does this reporting entity have Separate Accounts? ..... Yes [ ] No [ X ]
- 3.2 If yes, has a Separate Accounts statement been filed with this Department? ..... Yes [ ] No [ X ] NA [ ]
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? ..... \$ .....
- 3.4 State the authority under which Separate Accounts are maintained:.....
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? ..... Yes [ ] No [ ]
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? ..... Yes [ ] No [ ]
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?..... \$ .....
- 4.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? ..... Yes [ ] No [ ]
- 4.2 Net reimbursement of such expenses between reporting entities:
- 4.21 Paid: ..... \$ .....
- 4.22 Received: ..... \$ .....
- 5.1 Does the reporting entity write any guaranteed interest contracts? ..... Yes [ ] No [ ]
- 5.2 If yes, what amount pertaining to these items is included in:
- 5.21 Page 3, Line 1 ..... \$ .....
- 5.22 Page 4, Line 1 ..... \$ .....
6. For stock reporting entities only:
- 6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: ..... \$ .....
7. Total dividends paid stockholders since organization of the reporting entity:
- 7.11 Cash: ..... \$ .....
- 7.12 Stock: ..... \$ .....

## GENERAL INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: ..... Yes [ ] No [ X ]  
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers Compensation Carve-Out Supplement to the Annual Statement? ..... Yes [ ] No [ X ]

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

		1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31	Earned premium.....			
8.32	Paid claims.....			
8.33	Claim liability and reserve (beginning of year).....			
8.34	Claim liability and reserve (end of year).....			
8.35	Incurred Claims.....			

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column 1 are:

	Attachment Point	1 Earned Premium	2 Claim Liability And Reserve
8.41	<\$25,000	.....	.....
8.42	\$25,000 – 99,999	.....	.....
8.43	\$100,000 – 249,999	.....	.....
8.44	\$250,000 – 999,999	.....	.....
8.45	\$1,000,000 or more	.....	.....

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? ..... \$.....

9.1 Does the company have variable annuities with guaranteed benefits? ..... Yes [ ] No [ X ]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1	2							
Guaranteed Death Benefits	Guaranteed Living Benefits	Waiting Period Remaining	Account Value Related to Col.3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserved Credit

10 For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

10.1 Amount of loss reserves established by these annuities during the current year? ..... \$.....

10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2
P&C Insurance Company and Location	Statement Value on Purchase Date of Annuities (i.e. Present Value)
.....	.....
.....	.....

11.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]

11.2 If yes, please provide the amount of custodial funds held as of the reporting date. .... \$.....

11.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]

11.4 If yes, please provide the balance of the funds administered as of the reporting date. .... \$.....

**FIVE-YEAR HISTORICAL DATA**

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.  
 Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2009	2 2008	3 2007	4 2006	5 2005
<b>Life Insurance in Force</b>					
(Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	2,383	2,290	2,289	2,289	2,293
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	0	0	1	0	0
3. Credit life (Line 21, Col. 6)	0	0	0	732	3,358
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	133,839	149,560	121,585	197,161	195,378
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	136,222	151,850	123,875	200,182	201,029
<b>New Business Issued</b>					
(Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	0	0	0	0	0
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	99	0	0	0	0
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	(15,474)	28,134	0	40,285	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	(15,375)	28,134	0	40,285	0
<b>Premium Income - Lines of Business</b>					
(Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1 Ordinary life insurance (Line 20.4, Col. 3)	4,178	6,776	12,378	9,055	23,748
15.2 Ordinary individual annuities (Line 20.4, Col. 4)	0	0	0	0	0
16. Credit life, (group and individual) (Line 20.4, Col. 5)	0	0	0	(96)	(1,851)
17.1 Group life insurance (Line 20.4, Col. 6)	525,807	533,300	349,406	369,852	367,304
17.2 Group annuities (Line 20.4, Col. 7)	0	0	0	0	0
18.1 A & H-group (Line 20.4, Col. 8)	79,920,337	76,668,073	65,205,702	90,344,493	105,890,404
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10)	0	0	0	0	0
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	80,450,322	77,208,149	65,567,486	90,723,304	106,279,605
<b>Balance Sheet</b>					
(Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 24, Col. 3)	49,938,851	44,129,053	36,235,946	30,616,033	18,341,582
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	16,266,577	13,031,019	12,628,371	13,246,733	25,541,330
23. Aggregate life reserves (Page 3, Line 1)	52,835	50,319	47,923	52,076	75,752
24. Aggregate A & H reserves (Page 3, Line 2)	18,495	17,829	43,505	164,489	5,357,578
25. Deposit-type contract funds (Page 3, Line 3)	0	0	0	0	0
26. Asset valuation reserve (Page 3, Line 24.1)	17,512	14,541	22,197	37,558	28,501
27. Capital (Page 3, Lines 29 & 30)	2,500,026	2,160,030	2,160,030	1,820,042	1,140,042
28. Surplus (Page 3, Line 37)	31,172,248	28,938,004	21,447,544	15,549,258	(8,339,790)
<b>Cash Flow (Page 5)</b>					
29. Net cash from operations (Line 11)	3,748,611	6,622,306	7,087,271	790,145	0
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital	33,689,786	31,112,575	23,629,771	17,406,858	(7,171,247)
31. Authorized control level risk - based capital	4,046,876	3,447,905	3,048,237	4,535,064	5,487,566
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b>					
(Page 2, Col. 3) (Line No. / Page 2, Line 10, Col. 3) x 100.0					
32. Bonds (Line 1)	15.4	10.3	24.1	25.9	130.4
33. Stocks (Lines 2.1 and 2.2)	0.0	0.4	0.0	0.0	0.0
34. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short - term investments (Line 5)	84.6	89.3	75.9	74.1	(30.4)
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
38. Other invested assets (Line 7)	0.0	0.0	0.0	0.0	0.0
39. Receivables for securities (Line 8)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2009	2 2008	3 2007	4 2006	5 2005
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0	0	0	0
45. Affiliated short-term investments (subtotal included in Schedule DA, Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Lines 42 to 47	0	0	0	0	0
<b>Total Nonadmitted and Admitted Assets</b>					
49. Total nonadmitted assets (Page 2, Line 26, Col. 2)	46,955	192,985	480,422	351,680	134,637
50. Total admitted assets (Page 2, Line 26, Col. 3)	49,938,851	44,129,053	36,235,946	30,616,033	18,341,582
<b>Investment Data</b>					
51. Net investment income (Exhibit of Net Investment Income)	263,781	582,310	1,133,836	827,082	441,144
52. Realized capital gains (losses)	0	0	0	0	31,119
53. Unrealized capital gains (losses)	0	0	0	0	0
54. Total of above Lines 51, 52 and 53	263,781	582,310	1,133,836	827,082	472,263
<b>Benefits and Reserve Increase (Page 6)</b>					
55. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col.1 minus Lines 10, 11, 12, 13, 14, and 15, Cols. 9, 10 and 11)	253,293	160,819	51,914	214,768	188,841
56. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	68,929,413	60,362,916	52,445,141	82,414,097	100,565,930
57. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3)	4,252	2,396	2,282	2,174	(2,603)
58. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	666	141	0	(6,023,228)	5,227,582
59. Dividends to policyholders (Line 30, Col. 1)	0	0	0	0	0
<b>Operating Percentages</b>					
60. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6) / (Page 6, Col.1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00	9.8	12.4	11.6	13.0	15.2
61. Lapse percent (ordinary only). [(Exhibit of Life Insurance, Column 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Column 4, Lines 1 & 21)] x 100.00	0.0	0.0	0.0	0.0	0.0
62. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	86.3	78.7	80.3	91.2	94.9
63. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
64. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	9.9	12.5	11.7	13.1	13.4
<b>A &amp; H Claim Reserve Adequacy</b>					
65. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	8,275,232	5,959,741	8,434,715	10,919,222	13,168,410
66. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2 Col. 2)	8,216,166	7,756,344	9,338,624	11,996,490	11,599,594
67. Incurred losses on prior years' claims-health other than group (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 2)	0	0	0	0	0
68. Prior years' claim liability and reserve-health other than group (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 2)	0	0	0	0	0
<b>Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)</b>					
69. Industrial life (Col. 2)	0	0	0	0	0
70. Ordinary - life (Col. 3)	(5,914)	2,269	8,206	2,046	(21,097)
71. Ordinary - individual annuities (Col. 4)	0	0	0	0	0
72. Ordinary-supplementary contracts (Col. 5)	0	0	0	0	0
73. Credit life (Col. 6)	0	0	10,792	28,458	(5,728)
74. Group life (Col. 7)	182,550	247,816	209,712	87,995	(1,753,427)
75. Group annuities (Col. 8)	0	0	0	0	0
76. A & H-group (Col. 9)	1,915,950	6,935,570	5,785,193	2,999,017	(13,650,193)
77. A & H-credit (Col. 10)	0	0	0	0	0
78. A & H-other (Col. 11)	0	0	0	0	0
79. Aggregate of all other lines of business (Col. 12)	0	0	0	0	0
80. Total (Col. 1)	2,092,586	7,185,655	6,013,903	3,117,516	(15,430,445)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [ ] No [ ]

If no, please explain:

**ANNUAL STATEMENT FOR THE YEAR 2009 OF THE HUMANA INSURANCE OF PUERTO RICO, INC.**

**EXHIBIT OF LIFE INSURANCE**

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year	0	0	49	2,290	0	0	0	14,123	149,560	151,850
2. Issued during year	0	0	2	99	0	0	0	(1,180)	(15,474)	(15,375)
3. Reinsurance assumed										0
4. Revived during year										0
5. Increased during year (net)										0
6. Subtotals, Lines 2 to 5	0	0	2	99	0	0	0	(1,180)	(15,474)	(15,375)
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	51	2,389	0	0	0	12,943	134,086	136,475
Deductions during year:										
10. Death			1	6		0	XXX	21	247	253
11. Maturity							XXX			0
12. Disability							XXX			0
13. Expiry										0
14. Surrender										0
15. Lapse										0
16. Conversion							XXX	XXX	XXX	0
17. Decreased (net)										0
18. Reinsurance										0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	1	6	0	0	0	21	247	253
21. In force end of year, (Line 9 minus Line 20)	0	0	50	2,383	0	0	0	12,922	133,839	136,222
22. Reinsurance ceded end of year	XXX		XXX		XXX		XXX	XXX		0
23. Line 21 minus Line 22	XXX	0	XXX	2,383	XXX	(b)	XXX	XXX	133,839	136,222
<b>DETAILS OF WRITE-INS</b>										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$ .....; Individual \$ .....

**EXHIBIT OF LIFE INSURANCE (Continued)**

**ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR**

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends .....			XXX	
25. Other paid-up insurance .....				
26. Debit ordinary insurance .....	XXX	XXX		

**ADDITIONAL INFORMATION ON ORDINARY INSURANCE**

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 2)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies - decreasing .....	2	99		
28. Term policies - other .....				
29. Other term insurance - decreasing .....	XXX		XXX	
30. Other term insurance .....	XXX		XXX	
31. Totals (Lines 27 to 30) .....	2	99	0	0
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX		XXX	
33. Totals, extended term insurance .....	XXX	XXX		
34. Totals, whole life and endowment .....			50	2,383
35. Total (Lines 31 to 34) .....	2	99	50	2,383

**CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS**

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 2)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial .....				
37. Ordinary .....	0	99		2,383
38. Credit Life (Group and Individual) .....				
39. Group .....	0	(15,474)		133,839
40. Totals (Lines 36 to 39) .....	0	(15,375)	0	136,222

**ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE**

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies .....	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis .....		XXX		XXX
43. Federal Employees' Group Life Insurance included in Line 21 .....				
44. Servicemen's Group Life Insurance included in Line 21 .....				
45. Group Permanent Insurance included in Line 21 .....				

**ADDITIONAL ACCIDENTAL DEATH BENEFITS**

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	
---	--

**BASIS OF CALCULATION OF DECREASING TERM INSURANCE**

47. State basis of calculation of (47.1) decreasing term insurance combined with Family Income Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc. policies and riders included above	
47.1 .....	
47.2 .....	

**POLICIES WITH DISABILITY PROVISIONS**

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium .....								
49. Disability Income .....								
50. Extended Benefits .....			XXX	XXX				
51. Other .....								
52. Total .....	0 <sup>(b)</sup>	0	0 <sup>(b)</sup>	0	0 <sup>(b)</sup>	0	0 <sup>(b)</sup>	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

**EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES**

**SUPPLEMENTARY CONTRACTS**

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	0	0	0	0
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	0	0	0	0
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	0	0	0	0
9. In force end of year	0	0	0	0
10. Amount on deposit		(a)		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a)	(a)	(a)

**NONE**

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	0	0	0	0
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	0	0	0	0
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	0	0	0	0
9. In force end of year	0	0	0	0
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

**NONE**

**ACCIDENT AND HEALTH INSURANCE**

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	0	0	0	0	0	0
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	0	XXX	0	XXX	0	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Total (Lines 6 to 8)	0	XXX	0	XXX	0	XXX
10. In force end of year	0	(a)	0	(a)	0	(a)

**NONE**

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	0	0
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	0	0
Deductions during year:		
6. Decreased (net)		
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	0	0
9. In force end of year	0	0
10. Amount of account balance	(a)	(a)

**NONE**

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

**SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS**

Allocated by States and Territories

States, Etc.	1	Direct Business Only						
		Life Contracts		4	5	6	7	
		2	3					Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees
Active Status	Life Insurance Premiums	Annuity Considerations						
1. Alabama	AL	N	0	0	0	0	0	0
2. Alaska	AK	N	0	0	0	0	0	0
3. Arizona	AZ	N	0	0	0	0	0	0
4. Arkansas	AR	N	0	0	0	0	0	0
5. California	CA	N	0	0	0	0	0	0
6. Colorado	CO	N	0	0	0	0	0	0
7. Connecticut	CT	N	0	0	0	0	0	0
8. Delaware	DE	N	0	0	0	0	0	0
9. District of Columbia	DC	N	0	0	0	0	0	0
10. Florida	FL	N	0	0	0	0	0	0
11. Georgia	GA	N	0	0	0	0	0	0
12. Hawaii	HI	N	0	0	0	0	0	0
13. Idaho	ID	N	0	0	0	0	0	0
14. Illinois	IL	N	0	0	0	0	0	0
15. Indiana	IN	N	0	0	0	0	0	0
16. Iowa	IA	N	0	0	0	0	0	0
17. Kansas	KS	N	0	0	0	0	0	0
18. Kentucky	KY	N	0	0	0	0	0	0
19. Louisiana	LA	N	0	0	0	0	0	0
20. Maine	ME	N	0	0	0	0	0	0
21. Maryland	MD	N	0	0	0	0	0	0
22. Massachusetts	MA	N	0	0	0	0	0	0
23. Michigan	MI	N	0	0	0	0	0	0
24. Minnesota	MN	N	0	0	0	0	0	0
25. Mississippi	MS	N	0	0	0	0	0	0
26. Missouri	MO	N	0	0	0	0	0	0
27. Montana	MT	N	0	0	0	0	0	0
28. Nebraska	NE	N	0	0	0	0	0	0
29. Nevada	NV	N	0	0	0	0	0	0
30. New Hampshire	NH	N	0	0	0	0	0	0
31. New Jersey	NJ	N	0	0	0	0	0	0
32. New Mexico	NM	N	0	0	0	0	0	0
33. New York	NY	N	0	0	0	0	0	0
34. North Carolina	NC	N	0	0	0	0	0	0
35. North Dakota	ND	N	0	0	0	0	0	0
36. Ohio	OH	N	0	0	0	0	0	0
37. Oklahoma	OK	N	0	0	0	0	0	0
38. Oregon	OR	N	0	0	0	0	0	0
39. Pennsylvania	PA	N	0	0	0	0	0	0
40. Rhode Island	RI	N	0	0	0	0	0	0
41. South Carolina	SC	N	0	0	0	0	0	0
42. South Dakota	SD	N	0	0	0	0	0	0
43. Tennessee	TN	N	0	0	0	0	0	0
44. Texas	TX	N	0	0	0	0	0	0
45. Utah	UT	N	0	0	0	0	0	0
46. Vermont	VT	N	0	0	0	0	0	0
47. Virginia	VA	N	0	0	0	0	0	0
48. Washington	WA	N	0	0	0	0	0	0
49. West Virginia	WV	N	0	0	0	0	0	0
50. Wisconsin	WI	N	0	0	0	0	0	0
51. Wyoming	WY	N	0	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0
54. Puerto Rico	PR	L	529,986	0	79,920,338	0	80,450,324	0
55. US Virgin Islands	VI	N	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0
57. Canada	CN	N	0	0	0	0	0	0
58. Aggregate Other Alien	OT	XXX	0	0	0	0	0	0
59. Subtotal	(a)	1	529,986	0	79,920,338	0	80,450,324	0
90. Reporting entity contributions for employee benefits plans	XXX						0	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						0	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						0	
93. Premium or annuity considerations waived under disability or other contract provisions	XXX						0	
94. Aggregate of other amounts not allocable by State	XXX		0	0	0	0	0	0
95. Totals (Direct Business)	XXX		529,986	0	79,920,338	0	80,450,324	0
96. Plus Reinsurance Assumed	XXX						0	
97. Totals (All Business)	XXX		529,986	0	79,920,338	0	80,450,324	0
98. Less Reinsurance Ceded	XXX						0	
99. Totals (All Business) less Reinsurance Ceded	XXX		529,986	0	79,920,338	0	80,450,324	0
<b>DETAILS OF WRITE-INS</b>								
5801.	XXX							
5802.	XXX							
5803.	XXX							
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX		0	0	0	0	0	0
9401.	XXX							
9402.	XXX							
9403.	XXX							
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0	0

Explanation of basis of allocation by states, etc., of premiums and annuity considerations

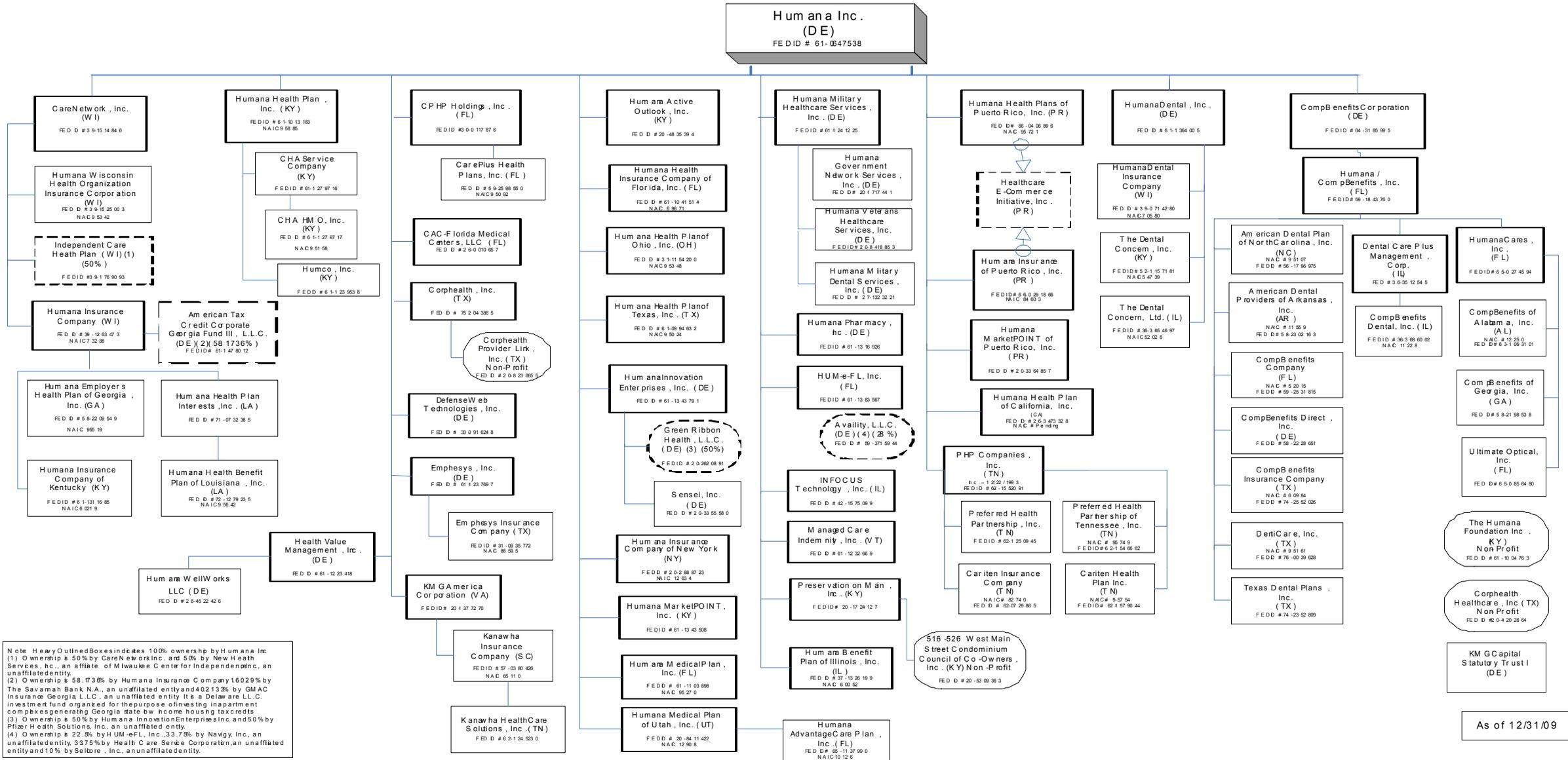
(a) Insert the number of L responses except for Canada and Other Alien.

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9 and 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9 and 10.

The Premium Life & A&H are the sum of all Invoice sent to all the customer & recorded in our General Ledger. No is a allocation.

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE HUMANA INSURANCE OF PUERTO RICO, INC.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART



Note: Heavy Outlined Boxes indicate 100% ownership by Humana Inc.  
 (1) Ownership is 50% by CareNetwork, Inc. and 50% by New Health Services, Inc., an affiliate of Milwaukee Center for Independent, Inc., an unaffiliated entity.  
 (2) Ownership is 58.730% by Humana Insurance Company 16029% by The Savannah Bank N.A., an unaffiliated entity and 40.213% by GMAC Insurance Georgia, L.L.C., an unaffiliated entity. It is a Delaware L.L.C. investment fund organized for the purpose of investing in apartment complexes generating Georgia state low income housing tax credits.  
 (3) Ownership is 50% by Humana Innovation Enterprises, Inc. and 50% by Pfizer Health Solutions, Inc., an unaffiliated entity.  
 (4) Ownership is 22.5% by HUM-e-FL, Inc., 33.75% by Navigy, Inc., an unaffiliated entity, 33.75% by Health Care Service Corporation, an unaffiliated entity and 10% by Selbore, Inc., an unaffiliated entity.

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