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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit Life (Group and Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected											
2. Deferred and accrued											
3. Deferred, accrued and uncollected:											
3.1 Direct											
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net (Line 1 + Line 2)											
4. Advance											
5. Line 3.4 - Line 4											
6. Collected during year:											
6.1 Direct	(65,991)		(65,991)								
6.2 Reinsurance assumed											
6.3 Reinsurance ceded											
6.4 Net	(65,991)		(65,991)								
7. Line 5 + Line 6.4	(65,991)		(65,991)								
8. Prior year (uncollected + deferred and accrued - advance)											
9. First year premiums and considerations											
9.1 Direct	(65,991)		(65,991)								
9.2 Reinsurance assumed											
9.3 Reinsurance ceded											
9.4 Net (Line 7 - Line 8)	(65,991)		(65,991)								
SINGLE											
10. Single premiums and considerations:											
10.1 Direct											
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net											
RENEWAL											
11. Uncollected	798,171		798,171								
12. Deferred and accrued	15,267,244		15,267,244								
13. Deferred, accrued and uncollected:											
13.1 Direct	17,300,921		17,300,921								
13.2 Reinsurance assumed											
13.3 Reinsurance ceded	1,235,507		1,235,507								
13.4 Net (Line 11 + Line 12)	16,065,415		16,065,415								
14. Advance	120,845		120,845								
15. Line13.4 - Line 14	15,944,570		15,944,570								
16. Collected during year:											
16.1 Direct	29,890,027		29,890,027								
16.2 Reinsurance assumed	166,834		166,834								
16.3 Reinsurance ceded	14,245,959		14,245,959								
16.4 Net	15,810,902		15,810,902								
17. Line 15 + Line 16.4	31,755,472		31,755,472								
18. Prior year (uncollected + deferred and accrued - advance)	18,467,243		18,467,243								
19. Renewal premiums and considerations:											
19.1 Direct	26,814,463		26,814,463								
19.2 Reinsurance assumed	166,834		166,834								
19.3 Reinsurance ceded	13,693,069		13,693,069								
19.4 Net (Line 17 - Line 18)	13,288,228		13,288,228								
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	26,748,472		26,748,472								
20.2 Reinsurance assumed	166,834		166,834								
20.3 Reinsurance ceded	13,693,069		13,693,069								
20.4 Net (Line 9.4+10.4+19.4)	13,222,237		13,222,237								