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	3,539,073		3,539,073	-							
2. Deferred and accrued	142,616,260		142,616,260	-							
3. Deferred, accrued and uncollected:											
3.1 Direct	146,492,033		146,492,033	-							
3.2 Reinsurance assumed	20,667		20,667	-							
3.3 Reinsurance ceded	357,368		357,368	-							
3.4 Net (Line 1 + Line 2)	146,155,333		146,155,333	-							
4. Advance	2,945,822		2,945,822	-							
5. Line 3.4 - Line 4	143,209,511		143,209,511	-		Included	Included	Included		Included	
6. Collected during year:											
6.1 Direct	182,218,124		142,805,360	39,412,764							
6.2 Reinsurance assumed	58,729		58,729	-							
6.3 Reinsurance ceded	1,300,578		1,300,578	-							
6.4 Net	180,976,275		141,563,512	39,412,764							
7. Line 5 + Line 6.4	324,185,786		284,773,023	39,412,764		With	With	With		With	
8. Prior year (uncollected + deferred and accrued - advance)	161,155,777		161,155,777	-							
9. First year premiums and considerations											
9.1 Direct	164,233,416		124,820,653	39,412,764							
9.2 Reinsurance assumed	84,030		84,030	-							
9.3 Reinsurance ceded	1,287,437		1,287,437	-							
9.4 Net (Line 7 - Line 8)	163,030,010		123,617,246	39,412,764		Renewal	Renewal	Renewal		Renewal	
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	425,391,372		398,454,441	26,936,931							
10.2 Reinsurance assumed	21,982,668		21,982,668	-							
10.3 Reinsurance ceded	17,310,194		17,310,194	-							
10.4 Net	430,063,845		403,126,914	26,936,931							
RENEWAL											
11. Uncollected	330,245,274		83,015,347	71		223,266,542	-	20,352,501		3,610,811	
12. Deferred and accrued	1,642,964,700		1,097,753,650	3,094		545,111,119	-	-		96,837	
13. Deferred, accrued and uncollected:											
13.1 Direct	1,817,946,809		1,156,568,498	3,166		637,314,996	-	20,352,501		3,707,648	
13.2 Reinsurance assumed	203,415,152		71,407,166	-		132,007,986	-	-		-	
13.3 Reinsurance ceded	48,151,988		47,206,667	-		945,321	-	-		-	
13.4 Net (Line 11 + Line 12)	1,973,209,974		1,180,768,997	3,166		768,377,661	-	20,352,501		3,707,648	
14. Advance	86,031,116		79,626,371	-		4,228,901	-	279,464		1,896,381	
15. Line13.4 - Line 14	1,887,178,858		1,101,142,626	3,166		764,148,761	-	20,073,038		1,811,267	
16. Collected during year:											
16.1 Direct	2,537,974,365		1,186,308,707	1,478		431,119,221	811,822,408	29,323,856		79,398,696	
16.2 Reinsurance assumed	140,868,955		140,868,235	-		-	-	720		-	
16.3 Reinsurance ceded	119,487,633		108,882,903	-		249,039	-	-		10,355,691	
16.4 Net	2,559,355,687		1,218,294,038	1,478		430,870,182	811,822,408	29,324,576		69,043,005	
17. Line 15 + Line 16.4	4,446,534,545		2,319,436,665	4,643		1,195,018,943	811,822,408	49,397,613		70,854,272	
18. Prior year (uncollected + deferred and accrued - advance)	1,804,925,181		1,191,503,806	1,233		591,994,453	-	16,829,941		4,595,749	
19. Renewal premiums and considerations:											
19.1 Direct	2,558,869,115		1,128,859,188	3,411		509,013,972	811,822,408	32,566,952		76,603,183	
19.2 Reinsurance assumed	193,809,037		98,816,890	-		94,991,427	-	720		-	
19.3 Reinsurance ceded	111,068,789		99,743,219	-		980,910	-	-		10,344,660	
19.4 Net (Line 17 - Line 18)	2,641,609,363		1,127,932,859	3,411		603,024,489	811,822,408	32,567,672		66,258,523	
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	3,148,493,903		1,652,134,281	66,353,105		509,013,972	811,822,408	32,566,952		76,603,183	
20.2 Reinsurance assumed	215,875,735		120,883,588	-		94,991,427	-	720		-	
20.3 Reinsurance ceded	129,666,420		118,340,850	-		980,910	-	-		10,344,660	
20.4 Net (Line 9.4+10.4+19.4)	3,234,703,218		1,654,677,019	66,353,105		603,024,489	811,822,408	32,567,672		66,258,523	