



52632200720100100

ANNUAL STATEMENT
FOR THE YEAR ENDING DECEMBER 31, 2007
OF THE CONDITION AND AFFAIRS OF THE
ALTUS DENTAL INSURANCE CO., INC.

NAIC Group Code 1571 (Current Period) 1571 (Prior Period) NAIC Company Code 52632 Employer's ID Number 05-0513223

Organized under the Laws of RHODE ISLAND, State of Domicile or Port of Entry RHODE ISLAND

Country of Domicile UNITED STATES OF AMERICA

Licensed as business type: Life, Accident & Health [X] Property/Casualty [] Hospital, Medical & Dental Service or Indemnity []
Dental Service Corporation [] Vision Service Corporation [] Health Maintenance Organization []
Other [] Is HMO Federally Qualified? YES [] NO []

Incorporated/Organized: August 1, 2000 Commenced Business: September 1, 2001

Statutory Home Office: 10 CHARLES STREET PROVIDENCE, RI 02904
(Street and Number) (City, State and Zip Code)

Main Administrative Office: 10 CHARLES STREET PROVIDENCE, RI 02904 877-223-0577
(Street and Number) (City, State and Zip Code) (Area Code)(Telephone Number)

Mail Address: 10 CHARLES STREET PROVIDENCE, RI 02904
(Street and Number) (City, State and Zip Code)

Primary Location of Books and Records: 10 CHARLES STREET PROVIDENCE, RI 02904 877-223-0588
(Street and Number) (City, State and Zip Code) (Area Code)(Telephone Number)

Internet Website Address: www.altusdental.com

Statutory Statement Contact: GEORGE J. BEDARD (Name) 877-223-0577 (Area Code)(Telephone Number)(Extension)
gbedard@altusdental.com (E-Mail Address) 401-457-7260 (Fax Number)

OFFICERS

Table with 2 columns: Name, Title. Rows include JOSEPH A. NAGLE (PRESIDENT), KATHRYN M. SHANLEY (SECRETARY), RICHARD A. FRITZ (TREASURER)

Vice-Presidents

Table with 4 columns: Name, Title, Name, Title. Rows include RICHARD A. FRITZ (VP - FINANCE), KATHRYN M. SHANLEY (VP - EXTERNAL AFFAIRS), STEPHEN J. SPERANDIO (VP - OPERATIONS/ADMINISTRATION), JOSEPH PERRONI (VP - SALES)

DIRECTORS OR TRUSTEES

Table with 4 columns: Name, Name, Name, Name. Rows include EDWARD ALMON, MARIA M. ASCIOLLA, DMD, PHILLIP C. BARNER, DDS, FRED K. BUTLER, VINCENT DELNERO, DAVID DUFFY, ALMON C. HALL, DONALD IANNAZZI, WILLIAM A. MEKRUT, SANDRA PARRILLO, EDWIN SANTOS, KARL SHERRY, PATRICIA A. SULLIVAN, LEONARD C. TADDEI, DMD, VANESSA TOLEDO-VICKERS

State of Rhode Island
County of Providence 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.

(Signature)
JOSEPH A. NAGLE
(Printed Name)
1.
PRESIDENT
(Title)

(Signature)
KATHRYN M. SHANLEY
(Printed Name)
2.
SECRETARY
(Title)

(Signature)
RICHARD A. FRITZ
(Printed Name)
3.
TREASURER
(Title)

Subscribed and sworn to before me this
29th day of February, 2008

a. Is this an original filing? YES [X] NO []
b. If no: 1. State the amendment number
2. Date filed
3. Number of pages attached

SCHEDULE A - PART 1

Showing All Real Estate OWNED December 31 of Current Year

1 Description of Property	2 Code	Location		5 Date Acquired	6 Date of Last Appraisal	7 Actual Cost	8 Amount of Encumbrances	9 Book/Adjusted Carrying Value Less Encumbrances	10 Fair Value Less Encumbrances	11 Increase (Decrease) by Adjustment	12 Increase (Decrease) by Foreign Exchange Adjustment	13 Amounts Received During Year	14 Expended for Additions, Permanent Improvements and Changes in Encumbrances During Year	15 Gross Income Earned Less Interest Incurred on Encumbrances	16 Taxes, Repairs and Expenses Incurred
		3 City	4 State												
NONE															

E 0 1

SCHEDULE A - PART 2
 Showing All Real Estate ACQUIRED During the Year

1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Expended for Additions and Permanent Improvements
	2 City	3 State						
NONE								

E 0 2

SCHEDULE A - PART 3

Showing All Real Estate SOLD During the Year, Including Payments During the Final Year on "Sales Under Contract"

1 Description of Property	Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Book/Adjusted Carrying Value Less Encumbrances Prior Year	8 Increase (Decrease) by Adjustment	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Expended for Additions, Permanent Improvements and Changes in Encumbrances	11 Book/Adjusted Carrying Value Less Encumbrances	12 Amounts Received	13 Foreign Exchange Profit (Loss) on Sale	14 Realized Profit (Loss) on Sale	15 Total Profit (Loss) on Sale	16 Gross Income Earned Less Interest Incurred on Encumbrances	17 Taxes, Repairs and Expenses Incurred
	2 City	3 State														
NONE																

E 0 3

SCHEDULE B - PART 1

Showing All Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	2 Code	Location		5 Loan Type	6 Date Acquired	7 Rate of Interest	8 Book Value/Recorded Investment Excluding Accrued Interest	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Value of Land and Buildings	12 Date of Last Appraisal or Valuation
		3 City	4 State								
NONE											

E 0 4

General Interrogatory:

1. Mortgages in good standing \$ 0 unpaid taxes \$ 0 interest due and unpaid.
2. Restructured mortgages \$ 0 unpaid taxes \$ 0 interest due and unpaid.
3. Mortgages with overdue interest over 90 days not in process of foreclosure \$ 0 unpaid taxes \$ 0 interest due and unpaid.
4. Mortgages in process of foreclosure \$ 0 unpaid taxes \$ 0 interest due and unpaid.

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 CUSIP Ident- ification	2 Name or Description	3 Code	Location		6 Name of Vendor or General Partner	7 NAIC Desig- nation	8 Date Originally Acquired	9 Type And Strategy	10 Actual Cost	11 Additional Investment During Year Actual Cost	12 Fair Value	13 Amount of Encumbrances	14 Book/Adjusted Carrying Value Less Encumbrances	15 Increase (Decrease) by Adjustment	16 Increase (Decrease) by Foreign Exchange Adjustment	17 Investment Income	18 Commitment for Additional Investment	19 Percentage of Ownership
			4 City	5 State														
NONE																		

E O 9 0 6

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, Transferred or Paid in Full During the Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	8 Increase (Decrease) by Adjustment	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Book/Adjusted Carrying Value Less Encumbrances on Disposal	11 Consideration Received	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Investment Income
		3 City	4 State											
NONE														

E 0 7

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3 *	4 F o r e i g n	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change in B./A.C.V.	16 Rate of	17 Effective Rate of	18 How Paid	19 Admitted Amount Due & Accrued	20 Gross Amt. Rec. During Year	21 Acquired	22 Maturity
31331Q-2H-9	FEDERAL FARM CR BKS CONS				1FE	985,898	98.94	1,038,849	1,050,000	1,025,719		11,396			3.000	4.210	JD		47,250	04/16/2004	12/30/2009
3136F4-PH-1	FEDERAL NATL MTG ASSN MTN				1FE	250,000	100.00	250,000	250,000	250,000					4.250	4.240	MN	1,417	10,625	12/01/2003	05/12/2009
3136F5-DE-8	FEDERAL NATL MTG ASSN MTN				1FE	750,000	100.00	750,000	750,000	750,000					4.125	4.120	FA	10,570	30,938	02/25/2004	08/27/2009
0299999	Subtotal - Single Class Mortgage-Backed/Asset-Backed Securities					1,985,898	X X X	2,038,849	2,050,000	2,025,719		11,396			X X X	X X X	X X X	11,987	88,813	X X X	X X X
0399999	Subtotals - U.S. Governments					1,985,898	X X X	2,038,849	2,050,000	2,025,719		11,396			X X X	X X X	X X X	11,987	88,813	X X X	X X X
030955-AL-2	AMERITECH CAP CORPORATE				1FE	504,736	100.03	500,160	500,000	500,149		(4,563)			6.150	5.210	JJ	14,094	30,750	12/20/2006	01/15/2008
073902-CE-6	BEAR STEARNS COS INC CORPORATE				1FE	488,866	95.94	479,680	500,000	489,358		492			4.500	5.320	AO	3,875		11/06/2007	10/28/2010
41014S-AA-4	HANCOCK JOHN FINL SVCS IN				1FE	534,405	100.98	504,895	500,000	506,533		(6,842)			5.625	4.160	JD	2,266	28,125	08/18/2003	12/01/2008
590188-JP-4	MERRILL LYNCH & CO CORPORATE				1FE	301,606	100.82	302,448	300,000	301,434		(172)			6.000	5.550	FA	6,650		11/06/2007	02/17/2009
617446-V8-9	MORGAN STANLEY CORPORATE				1FE	510,465	102.08	510,380	500,000	510,052		(413)			5.750	5.260	FA	9,583		10/05/2007	08/31/2012
949740-CD-4	WELLS FARGO & CO DEL				1FE	532,500	100.12	500,615	500,000	501,849		(6,624)			6.250	4.860	AO	6,510	31,250	11/21/2002	04/15/2008
3999999	Subtotal - Issuer Obligations					2,872,578	X X X	2,798,178	2,800,000	2,809,375		(18,122)			X X X	X X X	X X X	42,978	90,125	X X X	X X X
4599999	Subtotals - Industrial and Miscellaneous (Unaffiliated)					2,872,578	X X X	2,798,178	2,800,000	2,809,375		(18,122)			X X X	X X X	X X X	42,978	90,125	X X X	X X X
5499999	Total Bonds - Issuer Obligations					2,872,578	X X X	2,798,178	2,800,000	2,809,375		(18,122)			X X X	X X X	X X X	42,978	90,125	X X X	X X X
5599999	Total Bonds - Single Class Mortgage-Backed/Asset-Backed Securities					1,985,898	X X X	2,038,849	2,050,000	2,025,719		11,396			X X X	X X X	X X X	11,987	88,813	X X X	X X X
6099999	Total Bonds					4,858,476	X X X	4,837,027	4,850,000	4,835,094		(6,726)			X X X	X X X	X X X	54,965	178,938	X X X	X X X

8 0 7

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value					20 NAIC Designation	21 Date Acquired
		3 Code	4 F o r e i g n					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amort- ization) Accretion	17 Current Year's Other Than Temporary Impairment Recognized	18 Total Change in B./A.C.V. (15+16-17)	19 Total Foreign Exchange Change in B./A.C.V.		
NONE																				

6 0 9

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 NAIC Market Indicator (a)	18 Date Acquired
		3 Code	4 F o r e i g n			7 Rate per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in B./A.C.V. (13 - 14)	16 Total Foreign Exchange Change in B./A.C.V.		
NONE																	

E 1 0

(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues 0, the total \$ value (included in Column 8) of all such issues \$ 0.

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
073902-CE-6	BEAR STEARNS COS INC CORPORATE		11/06/2007	CITIZENS BANK		488,866	500,000.00	688
590188-JP-4	MERRILL LYNCH & CO CORPORATE		11/06/2007	CITIZENS BANK		301,606	300,000.00	4,100
617446-V8-9	MORGAN STANLEY CORPORATE		10/05/2007	CITIZENS BANK		510,465	500,000.00	3,274
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	1,300,937	1,300,000.00	8,062
6099997	Subtotal - Bonds - Part 3				X X X	1,300,937	1,300,000.00	8,062
6099999	Total - Bonds				X X X	1,300,937	1,300,000.00	8,062
7499999	Totals					1,300,937	X X X	8,062

E 1 1

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1 CUSIP Ident- ification	2 Description	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Maturity Date
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year (Amort- ization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.						
3133XD-NA-5	FEDERAL HOME LOAN BANK AGENCY		11/02/2007	CITIZENS BANK		800,000	800,000.00	800,000	800,000						800,000				40,000	11/03/2008
0399999	Subtotal - Bonds - U.S. Governments				X X X	800,000	800,000.00	800,000	800,000						800,000				40,000	X X X
263534-BL-2 36962G-XY-5	DU PONT EI DE NEMOURS CORPORATE GENERAL ELEC CAP CORP MTN		11/15/2007 03/15/2007	MATURITY MATURITY		500,000 500,000	500,000.00 500,000.00	485,675 495,390	491,879 499,782		8,121 218		8,121 218		500,000 500,000				16,875 13,438	11/15/2007 03/15/2007
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	1,000,000	1,000,000.00	981,065	991,661		8,339		8,339		1,000,000				30,313	X X X
6099997	Subtotal - Bonds - Part 4				X X X	1,800,000	1,800,000.00	1,781,065	1,791,661		8,339		8,339		1,800,000				70,313	X X X
6099999	Total - Bonds				X X X	1,800,000	1,800,000.00	1,781,065	1,791,661		8,339		8,339		1,800,000				70,313	X X X
7499999	Totals					1,800,000	X X X	1,781,065	1,791,661		8,339		8,339		1,800,000				70,313	X X X

E 1 2

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1 CUSIP Identi- fication	2 Description	3 F o r e i g n	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stock)	9 Actual Cost	10 Consid- eration	11 Book/ Adjusted Carrying Value At Disposal Date	Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in B./A.C.V. (12+13-14)	16 Total Foreign Exchange Change in B./A.C.V.					
NONE																				

E 1 3

SCHEDULE D - PART 6 - SECTION 1
Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identifi- cation	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 F o r e i g n	4 NAIC Company Code or Alien Insurer Identification Number	5 NAIC Valuation Method (See SVO Purposes and Procedures Manual)	6 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	7 Total Amount of Such Intangible Assets	8 Book/ Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date	
								9 Number of Shares	10 % of Outstanding
NONE									

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ 0
2. Total amount of intangible assets nonadmitted \$ 0

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identifi- cation	2 Name of Lower-Tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 7, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
NONE					

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 Description	Codes		4 Date Acquired	5 Name of Vendor	6 Maturity Date	7 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				12 Par Value	13 Actual Cost	Interest					20 Paid for Accrued Interest		
	2 Code	3 F o r e i g n					8 Unrealized Valuation Increase/ (Decrease)	9 Current Year's (Amort- ization)/ Accretion	10 Current Year's Other Than Temporary Impairment Recognized	11 Total Foreign Exchange Change in B./A.C.V.			14 Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	15 Non-Admitted Due and Accrued	16 Rate of	17 Effective Rate of	18 How Paid		19 Gross Amount Received	
CHUBB CORP INT BEA			04/26/2007	CITIZENS BANK	04/01/2008	498,461		3,916			500,000	494,545	4,883		3.950	5.158	AO	9,875	1,646	
3999999 Subtotal - Issuer Obligations						498,461		3,916			500,000	494,545	4,883		X X X	X X X	X X X	9,875	1,646	
4599999 Subtotals - Industrial and Miscellaneous (Unaffiliated)						498,461		3,916			500,000	494,545	4,883		X X X	X X X	X X X	9,875	1,646	
5499999 Subtotal - Bonds - Issuer Obligations						498,461		3,916			500,000	494,545	4,883		X X X	X X X	X X X	9,875	1,646	
6099999 Subtotal - Bonds						498,461		3,916			500,000	494,545	4,883		X X X	X X X	X X X	9,875	1,646	
CITIZENS BANK MONEY MARKET			12/31/2007	CITIZENS BANK	01/01/2008	526,063													7,486	
8099999 Subtotal - Class One Money Market Mutual Funds						526,063					X X X				X X X	X X X	X X X		7,486	
8299999 Totals						1,024,524		3,916			X X X	494,545	4,883		X X X	X X X	X X X		17,361	1,646

E 1 5

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Owned December 31 of Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Acquisition	6 Exchange or Counterparty	7 Cost/ Option Premium	8 Book Value	9 *	10 Statement Value	11 Fair Value	12 Increase/ (Decrease) by Adjustment	13 Used to Adjust Basis of Hedged Item	14 Other Investment/ Miscellaneous Income
NONE													

E 1 6

SCHEDULE DB - PART A - SECTION 2

Showing all Options, Caps, Floors and Insurance Futures Options Acquired During Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Acquisition	6 Exchange or Counterparty	7 Cost/ Option Premium
NONE						

SCHEDULE DB - PART A - SECTION 3

Showing all Owned Options, Caps, Floors and Insurance Futures Options Terminated During Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Acquisition	6 Exchange or Counterparty	7 Cost/ Option Premium	8 Indicate Exercise, Expiration, Maturity or Sale	9 Termination Date	10 Book Value	11 *	12 Consideration Received on Terminations	13 Increase/ (Decrease) by Adjustment	Gain (Loss) on Termination			17 Other Investment/ Miscellaneous Income
													14 Recognized	15 Used to Adjust Basis of Hedged Item	16 Deferred	
NONE																

E 1 7

SCHEDULE DB - PART B - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Written and In-Force December 31 of Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Issuance/ Purchase	6 Exchange or Counterparty	7 Consideration Received	8 Book Value	9 *	10 Statement Value	11 Fair Value	12 Increase/ (Decrease) by Adjustment	13 Used to Adjust Basis	14 Other Investment/ Miscellaneous Income
NONE													

SCHEDULE DB - PART B - SECTION 2

Showing all Options, Caps, Floors and Insurance Futures Options Written During Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Issuance/ Purchase	6 Exchange or Counterparty	7 Consideration Received
NONE						

E 1 8

SCHEDULE DB - PART B - SECTION 3

Showing all Written Options, Caps, Floors and Insurance Futures Options Terminated During Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Issuance/ Purchase	6 Exchange or Counterparty	7 Consideration Received	8 Indicate Exercise, Expiration, Maturity or Closing Purchase Transaction	9 Termination Date	10 Book Value	11 *	12 Consideration Paid on Terminations	13 Increase/ (Decrease) by Adjustment	Gain / (Loss) on Termination			17 Other Investment/ Miscellaneous Income
													14 Recognized	15 Used to Adjust Basis	16 Deferred	
NONE																

SCHEDULE DB - PART C - SECTION 1

Showing all Collar, Swap and Forwards Open December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
NONE														

E 1 9

SCHEDULE DB - PART C - SECTION 2

Showing all Collar, Swap and Forwards Opened During Current Year

1	2	3	4	5	6	7
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)
NONE						

SCHEDULE DB - PART C - SECTION 3

Showing all Collar, Swap and Forwards Terminated During Current Year

1 Description	2 Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index Rec (Pay)	5 Date of Opening Position or Agreement	6 Exchange or Counterparty	7 Cost or (Consideration Received)	8 Indicate Exercise, Expiration, Maturity or Sale	9 Termination Date	10 Book Value	11 *	12 Consideration Received or (Paid) on Terminations	13 Increase (Decrease) by Adjustment	Gain/(Loss) on Termination			17 Other Investment/ Miscellaneous Income
													14 Recognized	15 Used to Adjust Basis of Hedged Item	16 Deferred	
NONE																

E 2 0

SCHEDULE DB - PART D - SECTION 1

Showing all Futures Contracts and Insurance Futures Contracts Open December 31 of Current Year

1 Description	2 Number of Contracts	3 Maturity Date	4 Original Value	5 Current Value	6 Variation Margin	7 Date of Opening Position	8 Exchange or Counterparty	9 Cash Deposit	Variation Margin Information			13 Potential Exposure
									10 Recognized	11 Used to Adjust Basis of Hedged Item	12 Deferred	
NONE												

SCHEDULE DB - PART D - SECTION 2

Showing all Futures Contracts and Insurance Futures Contracts Opened During Current Year

1 Description	2 Number of Contracts	3 Maturity Date	4 Original Value	5 Date of Opening Position	6 Exchange or Counterparty	7 Net Additions to Cash Deposits
NONE						

E 2 1

SCHEDULE DB - PART D - SECTION 3

Showing all Futures Contracts and Insurance Futures Contracts Terminated During Current Year

1 Description	2 Number of Contracts	3 Maturity Date	4 Original Value	5 Termination Value	6 Variation Margin	7 Date of Opening Position	8 Exchange or Counterparty	9 Net Reduction to Cash Deposits	10 Termination Date	Variation Margin Information		
										11 Gain / (Loss) Recognized	12 Gain / (Loss) Used to Adjust Basis of Hedged Item	13 Gain / (Loss) Deferred
NONE												

SCHEDULE DB - PART E - SECTION 1

Showing Counterparty Exposure for Derivative Instruments Open December 31 of Current Year

1 Description Counterparty or Exchange Traded	2 Master Agreement (Y or N)	3 Fair Value of Acceptable Collateral	Statement Value			Fair Value			10 Potential Exposure	11 Off-Balance Sheet Exposure
			4 Contracts Statement Value Greater Than 0	5 Contracts Statement Value Less Than 0	6 Exposure Net of Collateral	7 Contracts Fair Value Greater Than 0	8 Contracts Fair Value Less Than 0	9 Exposure Net of Collateral		
NONE										

E 2 2

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book/Adjusted Carrying Value	7 Amount of Interest Due & Accrued	8 Gross Investment Income
			NONE				

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. US Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CN					
58. Aggregate Alien and Other	OT	X X X	X X X			
59. Total	X X X	X X X				

NONE

DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	X X X	X X X				
5899. Totals (Lines 5801 through 5803 + 5898) (Line 58 above)	X X X	X X X				

NONE

ALPHABETICAL INDEX TO HEALTH ANNUAL STATEMENT

Analysis of Operations By Lines of Business	7	Schedule DB - Part B - Section 1	E17
Assets	2	Schedule DB - Part B - Section 2	E18
Cash Flow	6	Schedule DB - Part B - Section 3	E18
Exhibit 1 - Enrollment By Product Type for Health Business Only	17	Schedule DB - Part B - Verification Between Years	40
Exhibit 2 - Accident and Health Premiums Due and Unpaid	18	Schedule DB - Part C - Section 1	E19
Exhibit 3 - Health Care Receivables	19	Schedule DB - Part C - Section 2	E19
Exhibit 4 - Claims Unpaid and Incentive Pool, Withhold and Bonus	20	Schedule DB - Part C - Section 3	E20
Exhibit 5 - Amounts Due From Parent, Subsidiaries and Affiliates	21	Schedule DB - Part C - Verification Between Years	41
Exhibit 6 - Amounts Due To Parent, Subsidiaries and Affiliates	22	Schedule DB - Part D - Section 1	E20
Exhibit 7 - Part 1 - Summary of Transactions With Providers	23	Schedule DB - Part D - Section 2	E21
Exhibit 7 - Part 2 - Summary of Transactions With Intermediaries	23	Schedule DB - Part D - Section 3	E21
Exhibit 8 - Furniture, Equipment and Supplies Owned	24	Schedule DB - Part D - Verification Between Years	41
Exhibit of Capital Gains (Losses)	15	Schedule DB - Part E - Section 1	E22
Exhibit of Net Investment Income	15	Schedule DB - Part E - Verification	41
Exhibit of Nonadmitted Assets	16	Schedule DB - Part F - Section 1	42
Exhibit of Premiums, Enrollment and Utilization (State Page)	30	Schedule DB - Part F - Section 2	43
Five-Year Historical Data	29	Schedule E - Part 1 - Cash	E23
General Interrogatories	27	Schedule E - Part 2 - Cash Equivalents	E24
Jurat Page	1	Schedule E - Part 3 - Special Deposits	E25
Liabilities, Capital and Surplus	3	Schedule S - Part 1 - Section 2	44
Notes To Financial Statements	25	Schedule S - Part 2	45
Overflow Page For Write-ins	55	Schedule S - Part 3 - Section 2	46
Schedule A - Part 1	E01	Schedule S - Part 4	47
Schedule A - Part 2	E02	Schedule S - Part 5	48
Schedule A - Part 3	E03	Schedule S - Part 6	49
Schedule A - Verification Between Years	31	Schedule T - Part 2 - Interstate Compact	51
Schedule B - Part 1	E04	Schedule T - Premiums and Other Considerations	50
Schedule B - Part 2	E05	Schedule Y - Info. Concerning Activities of Insurer Mmbrs. of a Holding Co. Grp.	52
Schedule B - Verification Between Years	31	Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	53
Schedule BA - Part 1	E06	Statement of Revenue and Expenses	4
Schedule BA - Part 2	E07	Summary Investment Schedule	26
Schedule BA - Verification Between Years	31	Supplemental Exhibits and Schedules Interrogatories	54
Schedule D - Part 1	E08	Underwriting and Investment Exhibit - Part 1	8
Schedule D - Part 1A - Section 1	33	Underwriting and Investment Exhibit - Part 2	9
Schedule D - Part 1A - Section 2	36	Underwriting and Investment Exhibit - Part 2A	10
Schedule D - Part 2 - Section 1	E09	Underwriting and Investment Exhibit - Part 2B	11
Schedule D - Part 2 - Section 2	E10	Underwriting and Investment Exhibit - Part 2C	12
Schedule D - Part 3	E11	Underwriting and Investment Exhibit - Part 2D	13
Schedule D - Part 4	E12	Underwriting and Investment Exhibit - Part 3	14
Schedule D - Part 5	E13		
Schedule D - Part 6 - Section 1	E14		
Schedule D - Part 6 - Section 2	E14		
Schedule D - Summary By Country	32		
Schedule D - Verification Between Years	32		
Schedule DA - Part 1	E15		
Schedule DA - Part 2 - Verification Between Years	39		
Schedule DB - Part A - Section 1	E16		
Schedule DB - Part A - Section 2	E16		
Schedule DB - Part A - Section 3	E17		
Schedule DB - Part A - Verification Between Years	40		