



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2010
OF THE CONDITION AND AFFAIRS OF THE
American Concept Insurance Company

NAIC Group Code 0156, NAIC Company Code 31909, Employer's ID Number 46-0322617
Organized under the Laws of Rhode Island, State of Domicile or Port of Entry Rhode Island
Country of Domicile United States
Incorporated/Organized 08/01/1974, Commenced Business 09/13/1974
Statutory Home Office 1275 Wampanoag Trail, East Providence, RI 02915
Main Administrative Office 1275 Wampanoag Trail, East Providence, RI 02915
Mail Address 1275 Wampanoag Trail, East Providence, RI 02915
Primary Location of Books and Records 1275 Wampanoag Trail, East Providence, RI 02915
Internet Website Address www.provwash.com
Statutory Statement Contact Donald Edward Woellner, 401-453-7132

OFFICERS

Table with 4 columns: Name, Title, Name, Title. Officers include Karl John Wall (President / Chariman), Robert Barry Carlson (Executive VP, Treasurer & COO), Thomas John Balkan (Corporate Secretary).

OTHER OFFICERS

Table with 4 columns: Name, Title, Name, Title. Other officers include Joseph Patrick Follis (Executive Vice President - Claims), John Stephen Bentz (Assistant VP), Donald Edward Woellner (Senior Vice President, CFO), Nancy Rodrigues Resende (Assistant Secretary).

DIRECTORS OR TRUSTEES

Table with 4 columns: Name, Name, Name, Name. Directors/Trustees include Karl John Wall, Robert Barry Carlson, Joseph Patrick Follis, Donna Lynn Stolz, Donald Edward Woellner.

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...

KARL JOHN WALL
President / Chariman

THOMAS JOHN BALKAN
Corporate Secretary

ROBERT BARRY CARLSON
Executive VP, Treasurer & COO

Subscribed and sworn to before me this 4th day of February, 2011

- 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

Nancy L. Wass Notary
March 13, 2013

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	2,371,876	35.693	2,371,876	35.693
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies	0	0.000	0	0.000
1.22 Issued by U.S. government sponsored agencies	1,304,650	19.633	1,304,650	19.633
1.3 Non-U.S. government (including Canada, excluding mortgage-backed securities)	0	0.000	0	0.000
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations	0	0.000	0	0.000
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	0	0.000	0	0.000
1.43 Revenue and assessment obligations	0	0.000	0	0.000
1.44 Industrial development and similar obligations	0	0.000	0	0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA	259,646	3.907	259,646	3.907
1.512 Issued or guaranteed by FNMA and FHLMC	0	0.000	0	0.000
1.513 All other	0	0.000	0	0.000
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	915,569	13.778	915,569	13.778
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521	0	0.000	0	0.000
1.523 All other	6,293	0.095	6,293	0.095
2. Other debt and other fixed income securities (excluding short term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	962,820	14.489	962,820	14.489
2.2 Unaffiliated non-U.S. securities (including Canada)	0	0.000	0	0.000
2.3 Affiliated securities	0	0.000	0	0.000
3. Equity interests:				
3.1 Investments in mutual funds	0	0.000	0	0.000
3.2 Preferred stocks:				
3.21 Affiliated	0	0.000	0	0.000
3.22 Unaffiliated	0	0.000	0	0.000
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated	0	0.000	0	0.000
3.32 Unaffiliated	0	0.000	0	0.000
3.4 Other equity securities:				
3.41 Affiliated	0	0.000	0	0.000
3.42 Unaffiliated	0	0.000	0	0.000
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated	0	0.000	0	0.000
3.52 Unaffiliated	0	0.000	0	0.000
4. Mortgage loans:				
4.1 Construction and land development	0	0.000	0	0.000
4.2 Agricultural	0	0.000	0	0.000
4.3 Single family residential properties	0	0.000	0	0.000
4.4 Multifamily residential properties	0	0.000	0	0.000
4.5 Commercial loans	0	0.000	0	0.000
4.6 Mezzanine real estate loans	0	0.000	0	0.000
5. Real estate investments:				
5.1 Property occupied by company	0	0.000	0	0.000
5.2 Property held for the production of income (including \$ 0 of property acquired in satisfaction of debt)	0	0.000	0	0.000
5.3 Property held for sale (including \$ 0 property acquired in satisfaction of debt)	0	0.000	0	0.000
6. Contract loans	0	0.000	0	0.000
7. Receivables for securities	0	0.000	0	0.000
8. Cash, cash equivalents and short-term investments	824,323	12.405	824,323	12.405
9. Other invested assets	0	0.000	0	0.000
10. Total invested assets	6,645,178	100.000	6,645,177	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1. Book/adjusted carrying value, December 31 of prior year.....	0
2. Cost of acquired:	
2.1 Actual cost at time of acquisition (Part 2, Column 6).....	0
2.2 Additional investment made after acquisition (Part 2, Column 7).....	0
3. Current year change in encumbrances:	
3.1 Totals, Part 1, Column 13.....	0
3.2 Totals, Part 3, Column 11.....	0
4. Total gain (loss) on disposals, Part 3, Column 18.....	0
5. Deduct amounts received on disposals, Part 3, Column 15.....	0
6. Total foreign exchange change in book/adjusted carrying value:	
6.1 Totals, Part 1, Column 15.....	0
6.2 Totals, Part 3, Column 13.....	0
7. Deduct current year's other than temporary impairment recognized:	
7.1 Totals, Part 1, Column 12.....	0
7.2 Totals, Part 3, Column 10.....	0
8. Deduct current year's depreciation:	
8.1 Totals, Part 1, Column 11.....	0
8.2 Totals, Part 3, Column 9.....	0
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8).....	0
10. Deduct total nonadmitted amounts.....	0
11. Statement value at end of current period (Line 9 minus Line 10).....	0

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1. Book value/recorded investment excluding accrued interest, December 31 of prior year.....	0
2. Cost of acquired:	
2.1 Actual cost at time of acquisition (Part 2, Column 7).....	0
2.2 Additional investment made after acquisition (Part 2, Column 8).....	0
3. Capitalized deferred interest and other:	
3.1 Totals, Part 1, Column 12.....	0
3.2 Totals, Part 3, Column 11.....	0
4. Accrual of discount.....	0
5. Unrealized valuation increase (decrease):	
5.1 Totals, Part 1, Column 9.....	0
5.2 Totals, Part 3, Column 8.....	0
6. Total gain (loss) on disposals, Part 3, Column 18.....	0
7. Deduct amounts received on disposals, Part 3, Column 15.....	0
8. Deduct amortization of premium and mortgage interest points and commitment fees.....	0
9. Total foreign exchange change in book value/recorded investment excluding accrued interest:	
9.1 Totals, Part 1, Column 13.....	0
9.2 Totals, Part 3, Column 13.....	0
10. Deduct current year's other than temporary impairment recognized:	
10.1 Totals, Part 1, Column 11.....	0
10.2 Totals, Part 3, Column 10.....	0
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	0
12. Total valuation allowance.....	0
13. Subtotal (Line 11 plus Line 12).....	0
14. Deduct total nonadmitted amounts.....	0
15. Statement value of mortgages owned at end of current period (Line 13 minus Line 14).....	0

NONE

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1. Book/adjusted carrying value, December 31 of prior year.....		0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition (Part 2, Column 8).....	0	
2.2 Additional investment made after acquisition (Part 2, Column 9).....	0	0
3. Capitalized deferred interest and other:		
3.1 Totals, Part 1, Column 16.....	0	
3.2 Totals, Part 3, Column 12.....	0	0
4. Accrual of discount.....		
5. Unrealized valuation increase (decrease):		
5.1 Totals, Part 1, Column 13.....	0	
5.2 Totals, Part 3, Column 9.....	0	0
6. Total gain (loss) on disposals, Part 3, Column 19.....		0
7. Deduct amounts received on disposals, Part 3, Column 16.....		0
8. Deduct amortization of premium and depreciation.....		
9. Total foreign exchange change in book/adjusted carrying value:		
9.1 Totals, Part 1, Column 17.....	0	
9.2 Totals, Part 3, Column 14.....	0	0
10. Deduct current year's other than temporary impairment recognized:		
10.1 Totals, Part 1, Column 15.....	0	
10.2 Totals, Part 3, Column 11.....	0	0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....		0
12. Deduct total nonadmitted amounts.....		
13. Statement value at end of current period (Line 11 minus Line 12).....		0

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book /adjusted carrying value, December 31 of prior year.....		2,712,815
2. Cost of bonds and stocks acquired, Part 3, Column 7.....		3,189,322
3. Accrual of discount.....		0
4. Unrealized valuation increase (decrease):		
4.1 Part 1, Column 12.....	3,432	
4.2 Part 2, Section 1, Column 15.....	0	
4.3 Part 2, Section 2, Column 13.....	0	
4.4 Part 4, Column 11.....	0	3,432
5. Total gain (loss) on disposals, Part 4, Column 19.....		0
6. Deduction consideration for bonds and stocks disposed of, Part 4, Column 7.....		49,945
7. Deduct amortization of premium.....		34,770
8. Total foreign exchange change in book/adjusted carrying value:		
8.1 Part 1, Column 15.....	0	
8.2 Part 2, Section 1, Column 19.....	0	
8.3 Part 2, Section 2, Column 16.....	0	
8.4 Part 4, Column 15.....	0	0
9. Deduct current year's other than temporary impairment recognized:		
9.1 Part 1, Column 14.....	0	
9.2 Part 2, Section 1, Column 17.....	0	
9.3 Part 2, Section 2, Column 14.....	0	
9.4 Part 4, Column 13.....	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....		5,820,855
11. Deduct total nonadmitted amounts.....		0
12. Statement value at end of current period (Line 10 minus Line 11).....		5,820,855

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	3,936,172	4,024,825	3,992,049	3,851,177
	2. Canada	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	3,936,172	4,024,825	3,992,049	3,851,177
U. S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	0	0	0	0
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	0	0	0	0
U.S. Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals	915,569	928,950	916,016	875,000
Industrial and Miscellaneous and Credit Tenant Loans and Hybrid Securities (unaffiliated)	8. United States	969,114	979,134	973,285	956,293
	9. Canada	0	0	0	0
	10. Other Countries	0	0	0	0
	11. Totals	969,114	979,134	973,285	956,293
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	5,820,855	5,932,909	5,881,350	5,682,470
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	0	0	0	
	15. Canada	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	0	0	0	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	0	0	0	
	21. Canada	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	
	25. Total Common Stocks	0	0	0	
	26. Total Stocks	0	0	0	
	27. Total Bonds and Stocks	5,820,855	5,932,909	5,881,350	

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE American Concept Insurance Company

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments											
1.1 Class 1	803,433	3,794,040	40,195	23,027	381	4,661,076	70.1	2,704,530	38.5	4,661,075	.0
1.2 Class 2 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.3 Class 3 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.4 Class 4 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.5 Class 5 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	803,433	3,794,040	40,195	23,027	381	4,661,076	70.1	2,704,530	38.5	4,661,075	0
2. All Other Governments											
2.1 Class 1 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.2 Class 2 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.3 Class 3 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.4 Class 4 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.5 Class 5 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, etc., Guaranteed											
3.1 Class 1 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.2 Class 2 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.3 Class 3 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.4 Class 4 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.5 Class 5 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Class 1 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.2 Class 2 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.3 Class 3 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.4 Class 4 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.5 Class 5 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 Class 1	117,716	797,854	.0	.0	.0	915,570	13.8	1,403	0.0	915,569	.0
5.2 Class 2 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.3 Class 3 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.4 Class 4 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.5 Class 5 .....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	117,716	797,854	0	0	0	915,570	13.8	1,403	0.0	915,569	0

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE American Concept Insurance Company

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Industrial and Miscellaneous (unaffiliated)											
6.1 Class 1	100,282	965,532	2,720	.0	.0	1,068,534	16.1	4,317,963	61.0	1,068,534	.0
6.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
6.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
6.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
6.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
6.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals	100,282	965,532	2,720	0	0	1,068,534	16.1	4,317,963	61.0	1,068,534	0
7. Credit Tenant Loans											
7.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
7.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
7.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
7.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
7.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
7.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
8. Hybrid Securities											
8.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
8.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
8.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
8.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
8.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
8.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates											
9.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
9.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
9.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
9.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
9.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
9.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE American Concept Insurance Company

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	(d) 1,021,431	5,557,426	42,915	23,027	381	6,645,180	100.0	XXX	XXX	6,645,178	.0
10.2 Class 2	(d) 0	0	0	0	0	0	0.0	XXX	XXX	0	.0
10.3 Class 3	(d) 0	0	0	0	0	0	0.0	XXX	XXX	0	.0
10.4 Class 4	(d) 0	0	0	0	0	0	0.0	XXX	XXX	0	.0
10.5 Class 5	(d) 0	0	0	0	0	0	0.0	XXX	XXX	0	.0
10.6 Class 6	(d) 0	0	0	0	0	0	0.0	XXX	XXX	0	.0
10.7 Totals	1,021,431	5,557,426	42,915	23,027	381	6,645,180	100.0	XXX	XXX	6,645,178	.0
10.8 Line 10.7 as a % of Col. 6	15.4	83.6	0.6	0.3	0.0	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Class 1	4,403,865	2,543,844	46,751	28,435	1,002	XXX	XXX	7,023,897	100.0	7,023,897	.0
11.2 Class 2	0	0	0	0	0	XXX	XXX	0	0.0	0	.0
11.3 Class 3	0	0	0	0	0	XXX	XXX	0	0.0	0	.0
11.4 Class 4	0	0	0	0	0	XXX	XXX	0	0.0	0	.0
11.5 Class 5	0	0	0	0	0	XXX	XXX	0	0.0	0	.0
11.6 Class 6	0	0	0	0	0	XXX	XXX	0	0.0	0	.0
11.7 Totals	4,403,865	2,543,844	46,751	28,435	1,002	XXX	XXX	7,023,897	100.0	7,023,897	.0
11.8 Line 11.7 as a % of Col. 8	62.7	36.2	0.7	0.4	0.0	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1	1,021,430	5,557,425	42,915	23,027	381	6,645,178	100.0	7,023,897	100.0	6,645,178	XXX
12.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals	1,021,430	5,557,425	42,915	23,027	381	6,645,178	100.0	7,023,897	100.0	6,645,178	XXX
12.8 Line 12.7 as a % of Col. 6	15.4	83.6	0.6	0.3	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	15.4	83.6	0.6	0.3	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	XXX	.0
13.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	XXX	.0
13.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	XXX	.0
13.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	XXX	.0
13.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	XXX	.0
13.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	XXX	.0
13.7 Totals	0	0	0	0	0	0	0.0	0	0.0	XXX	.0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	.0

(a) Includes \$ 0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$ 0 current year, \$ 0 prior year of bonds with Z designations and \$ 6,293 , current year, \$ 6,882 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
 (c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5* designations and \$ 0 , current year, \$ 0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
 (d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 824,323 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0 .

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE American Concept Insurance Company

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments											
1.1 Issuer Obligations	724,903	3,676,526	0	0	0	4,401,429	66.2	2,396,309	34.1	4,401,429	0
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	78,529	117,514	40,195	23,027	381	259,646	3.9	308,221	4.4	259,646	0
1.7 Totals	803,433	3,794,040	40,195	23,027	381	4,661,075	70.1	2,704,530	38.5	4,661,075	0
2. All Other Governments											
2.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
2.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
2.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, etc., Guaranteed											
3.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
3.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
3.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
4.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
4.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	1,403	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined	117,716	797,854	0	0	0	915,569	13.8	0	0.0	915,569	0
5.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
5.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	117,716	797,854	0	0	0	915,569	13.8	1,403	0.0	915,569	0

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE American Concept Insurance Company

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues											
Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Industrial and Miscellaneous											
6.1 Issuer Obligations	99,420	962,820	0	0	0	1,062,240	16.0	4,311,081	61.4	1,062,240	0
6.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES:											
6.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Other	862	2,711	2,720	0	0	6,293	0.1	6,882	0.1	6,293	0
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals	100,282	965,532	2,720	0	0	1,068,534	16.1	4,317,963	61.5	1,068,534	0
7. Credit Tenant Loans											
7.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
7.2 Single Class Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
8. Hybrid Securities											
8.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
8.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES:											
8.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES:											
8.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
8.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates											
9.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
9.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES:											
9.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE American Concept Insurance Company

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	824,323	4,639,346	0	0	0	5,463,669	82.2	XXX	XXX	5,463,669	0
10.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:	78,529	117,514	40,195	23,027	381	259,646	3.9	XXX	XXX	259,646	0
10.3 Defined	117,716	797,854	0	0	0	915,569	13.8	XXX	XXX	915,569	0
10.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:	862	2,711	2,720	0	0	6,293	0.1	XXX	XXX	6,293	0
10.5 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals	1,021,430	5,557,425	42,915	23,027	381	6,645,178	100.0	XXX	XXX	6,645,178	0
10.8 Lines 10.7 as a % of Col. 6	15.4	83.6	0.6	0.3	0.0	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations	4,311,081	2,396,309	0	0	0	XXX	XXX	6,707,390	95.5	6,707,390	0
11.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:	91,846	144,712	43,771	28,294	1,002	XXX	XXX	309,624	4.4	309,624	0
11.3 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:	938	2,822	2,981	141	0	XXX	XXX	6,882	0.1	6,882	0
11.5 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6 Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals	4,403,865	2,543,844	46,751	28,435	1,002	XXX	XXX	7,023,897	100.0	7,023,897	0
11.8 Line 11.7 as a % of Col. 8	62.7	36.2	0.6	0.4	0.0	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	824,323	4,639,346	0	0	0	5,463,669	82.2	6,707,390	95.5	5,463,669	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:	78,529	117,514	40,195	23,027	381	259,646	3.9	309,624	4.4	259,646	XXX
12.3 Defined	117,716	797,854	0	0	0	915,569	13.8	0	0.0	915,569	XXX
12.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:	862	2,711	2,720	0	0	6,293	0.1	6,882	0.1	6,293	XXX
12.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals	1,021,430	5,557,425	42,915	23,027	381	6,645,178	100.0	7,023,897	100.0	6,645,178	XXX
12.8 Line 12.7 as a % of Col. 6	15.4	83.6	0.6	0.3	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	15.4	83.6	0.6	0.3	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.3 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.5 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Other	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE American Concept Insurance Company

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year.....	4,311,081	4,311,081	0	0	0
2. Cost of short-term investments acquired.....	14,124,076	14,124,076	0	0	0
3. Accrual of discount.....	0	0	0	0	0
4. Unrealized valuation increase (decrease).....	0	0	0	0	0
5. Total gain (loss) on disposals.....	0	0	0	0	0
6. Deduct consideration received on disposals.....	18,335,737	18,335,737	0	0	0
7. Deduct amortization of premium.....	0	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value.....	0	0	0	0	0
9. Deduct current year's other than temporary impairment recognized.....	0	0	0	0	0
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	99,420	99,420	0	0	0
11. Deduct total nonadmitted amounts.....	0	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	99,420	99,420	0	0	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

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Schedule DB - Part A - Verification

NONE

Schedule DB - Part B - Verification

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part C - Section 2

NONE

Schedule DB - Verification

NONE

SCHEDULE E - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3
	Total	Bonds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year.....	.0	.0	.0
2. Cost of cash equivalents acquired	17,972,716	17,972,716	.0
3. Accrual of discount.....	1,965	1,965	.0
4. Unrealized valuation increase (decrease).....	.0	.0	.0
5. Total gain (loss) on disposals.....	.52	.52	.0
6. Deduct consideration received on disposals.....	17,249,829	17,249,829	.0
7. Deduct amortization of premium.....	.0	.0	.0
8. Total foreign exchange change in book/adjusted carrying value.....	.0	.0	.0
9. Deduct current year's other than temporary impairment recognized.....	.0	.0	.0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	724,903	724,903	.0
11. Deduct total nonadmitted amounts.....	.0	.0	.0
12. Statement value at end of current period (Line 10 minus Line 11)	724,903	724,903	0

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment

Schedule A - Part 1

NONE

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 1

NONE

Schedule B - Part 2

NONE

Schedule B - Part 3

NONE

Schedule BA - Part 1

NONE

Schedule BA - Part 2

NONE

Schedule BA - Part 3

NONE

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE American Concept Insurance Company

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	For e i g n	Bond CHAR	NAIC Designation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Maturity
31398A-2S-0	FANNIE MAE				1	300,194	.998490	299,547	300,000	300,172	.0	(22)	.0	.0	1.000	.0970	MS	817	392	.08/26/2010	.09/23/2013
90345A-AC-6	US CENTRAL FEDERAL CRED				1	504,492	.1020960	510,480	500,000	503,233	.0	(1,259)	.0	.0	1.900	1.530	AO	1,900	9,500	.04/09/2010	.10/19/2012
912828-GN-4	TSY INFL IX N/B			2	1	299,966	.1036330	307,154	296,387	297,174	3,432	(600)	.0	.0	2.000	1.790	AO	1,270	5,893	.09/25/2008	.04/15/2012
912828-JK-7	US TREASURY N/B	SD			1	2,125,316	.1060860	2,121,720	2,000,000	2,074,702	.0	(27,266)	.0	.0	3.125	1.680	FA	21,236	62,500	.05/26/2009	.08/31/2013
95806A-AB-9	WEST CORP FED CRED UNION				1	501,718	.1018080	509,040	500,000	501,245	.0	(473)	.0	.0	1.750	1.610	MN	1,434	8,750	.04/09/2010	.11/02/2012
0199999	Total Bonds - U.S. Government - Issuer Obligations					3,731,685	.XXX	3,747,941	3,596,387	3,676,526	3,432	(29,619)	.0	.0	XXX	XXX	XXX	26,657	87,035	XXX	XXX
36200B-6C-6	GN 596767			2	1	30,321	.1086710	32,244	29,672	30,247	.0	(77)	.0	.0	5.500	4.770	MON	136	1,632	.12/19/2002	.01/01/2032
36200B-6N-2	GN 596777			2	1	131,154	.1086710	139,475	128,346	130,849	.0	(478)	.0	.0	5.500	4.750	MON	588	7,059	.12/19/2002	.01/01/2032
36200B-BZ-9	GN 595956			2	1	98,889	.1086710	105,164	96,773	98,550	.0	.0	.0	.0	5.500	4.880	MON	444	5,323	.12/19/2002	.06/01/2032
0299999	Total Bonds - U.S. Government - Single Class Mortgage-Backed/Asset-Backed Securities					260,364	.XXX	276,883	254,790	259,646	.0	(555)	.0	.0	XXX	XXX	XXX	1,168	14,013	XXX	XXX
0399999	Total - U.S. Government Bonds					3,992,049	.XXX	4,024,825	3,851,177	3,936,172	3,432	(30,174)	.0	.0	XXX	XXX	XXX	27,825	101,048	XXX	XXX
0499999	Total Bonds - All Other Government - Issuer Obligations					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
0599999	Total Bonds - All Other Government - SCMB/AB Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
0699999	Total Bonds - All Other Government - Defined Multi-Class Residential Mortgage-Backed Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
0799999	Total Bonds - All Other Government - Other Multi-Class Residential Mortgage-Backed Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
0899999	Total Bonds - All Other Government - Defined Multi-Class Commercial Mortgage-Backed Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
0999999	Total Bonds - All Other Government - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
1099999	Total - All Other Government Bonds					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
1199999	Total Bonds - U.S. States, Territories and Possessions - Issuer Obligations					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
1299999	Total Bonds - U.S. States, Territories and Possessions - Single Class Mortgage-Backed/Asset-Backed Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
1399999	Total Bonds - U.S. States, Territories and Possessions - Defined Multi-Class Residential Mortgage-Backed Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
1499999	Total Bonds - U.S. States/Terr./ Poss. - Other Multi-Class Residential Mortgage-Backed Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
1599999	Total Bonds - U.S. States/Terr./ Poss. - Defined Multi-Class Commercial Mortgage-Backed Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
1699999	Total Bonds - U.S. States, Territories, Possessions - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
1799999	Total - U.S. States, Territories and Possessions (Direct and Guaranteed)					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
1899999	Total Bonds - U.S. Political Subdivisions - Issuer Obligations					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
1999999	Total Bonds - U.S. Political Subdivisions - Single Class Mortgage-Backed/Asset-Backed Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
2099999	Total Bonds - U.S. Political Subdivisions - Defined Multi-Class Mortgage-Backed Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
2199999	Total Bonds - U.S. Political Subdivisions - Other Multi-Class Residential Mortgage-Backed Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
2299999	Total Bonds - U.S. Political Subdivisions - Defined Multi-Class Commercial Mortgage-Backed Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
2399999	Total Bonds - U.S. Political Subdivisions - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
2499999	Total - U.S. Political Subdivisions Bonds (Direct and Guaranteed)					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
2599999	Total Bonds - U.S. Special Revenue - Issuer Obligations					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
2699999	Total Bonds - U.S. Special Revenue - Single Class Mortgage-Backed/Asset-Backed Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
31393W-6P-9	FHR 2640 BG				1	916,016	.1061650	928,950	875,000	915,569	.0	(446)	.0	.0	5.000	2.800	MON	3,646	.0	.12/17/2010	.09/01/2015
2799999	Total Bonds - U.S. Special Revenue - Defined Multi-Class Residential Mortgage-Backed Securities					916,016	.XXX	928,950	875,000	915,569	.0	(446)	.0	.0	XXX	XXX	XXX	3,646	.0	XXX	XXX
2899999	Total Bonds - Special Revenue - U.S. Other Multi-Class Residential Mortgage-Backed Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
2999999	Total Bonds - U.S. Special Revenue - Defined Multi-Class Commercial Mortgage-Backed Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
3099999	Total Bonds - U.S. Special Revenue - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					.0	.XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0	XXX	XXX
3199999	Total - U.S. Special Revenue Bonds					916,016	.XXX	928,950	875,000	915,569	.0	(446)	.0	.0	XXX	XXX	XXX	3,646	.0	XXX	XXX
36967H-AV-9	GENERAL ELEC CAP CORP				1FE	204,578	.1027440	205,488	200,000	203,607	.0	(971)	.0	.0	2.125	1.190	JD	118	4,250	.06/14/2010	.12/21/2012

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE American Concept Insurance Company

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	For e i g n	Bond CHAR	NAIC Designation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Maturity
36967H-BB-2	GENERAL ELEC CAP CORP				IFE	102,506	102.1450	102,145	100,000	101,998	0	(508)	0	0	2.000	0.840	MS	517	1,000	07/15/2010	09/28/2012
481247-AK-0	JPMORGAN CHASE & CO				IFE	153,534	102.3050	153,458	150,000	152,561	0	(973)	0	0	2.200	1.010	JD	147	3,300	06/07/2010	06/15/2012
481247-AM-6	JPMORGAN CHASE & CO				IFE	506,285	102.7540	513,770	500,000	504,654	0	(1,631)	0	0	2.125	1.640	JD	148	10,625	04/09/2010	12/26/2012
3299999	Total Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					966,903	XXX	974,861	950,000	962,820	0	(4,083)	0	0	XXX	XXX	XXX	929	19,175	XXX	XXX
3399999	Total Bonds - Industrial and Miscellaneous (Unaffiliated) - Single Class Mortgage-Backed/Asset-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
3499999	Total Bonds - Industrial and Miscellaneous (Unaffiliated) - Defined Multi-Class Residential Mortgage-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
31846L-BJ-4	FAMLT 1997-1 A1			2	1Z*	6,382	67.9020	4,273	6,293	6,293	0	0	0	0	7.700	1.430	MON	40	1,416	06/16/1998	06/01/2020
3599999	Total Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Multi-Class Residential Mortgage-Backed Securities					6,382	XXX	4,273	6,293	6,293	0	0	0	0	XXX	XXX	XXX	40	1,416	XXX	XXX
3699999	Total Bonds - Industrial and Miscellaneous (Unaffiliated) - Defined Multi-Class Commercial Mortgage-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
3799999	Total Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
3899999	Total - Industrial and Miscellaneous Bonds (Unaffiliated)					973,285	XXX	979,134	956,293	969,114	0	(4,083)	0	0	XXX	XXX	XXX	969	20,591	XXX	XXX
3999999	Total Bonds - Credit Tenant Loans - Issuer Obligations					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
4099999	Total Bonds - Credit Tenant Loans - Single Class Mortgage-Backed					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
4199999	Total - Credit Tenant Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
4299999	Total Bonds - Hybrid Securities - Issuer Obligations					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
4399999	Total Bonds - Hybrid Securities - Single Class Mortgage-Backed, Asset-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
4499999	Total Bonds - Hybrid Securities - Defined Multi-Class Residential Mortgage-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
4599999	Total Bonds - Hybrid Securities - Other Multi-Class Residential Mortgage-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
4699999	Total Bonds - Hybrid Securities - Defined Multi-Class Commercial Mortgage-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
4799999	Total Bonds - Hybrid Securities - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
4899999	Total - Hybrid Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
4999999	Total Bonds - Parent, Subsidiaries, Affiliates - Issuer Obligations					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
5099999	Total Bonds - Parent, Subsidiaries, Affiliates - Single Class Mortgage-Backed/Asset-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
5199999	Total Bonds - Parent, Subsidiaries, Affiliates - Defined Multi-Class Residential Mortgage-Backed/Asset-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
5299999	Total Bonds - Parent, Subsidiaries, Affiliates - Other Multi-Class Residential Mortgage-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
5399999	Total Bonds - Parent, Subsidiaries, Affiliates - Defined Multi-Class Commercial Mortgage-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
5499999	Total Bonds - Parent, Subsidiaries, Affiliates - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
5599999	Total - Parent, Subsidiaries and Affiliates					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
7799999	Total - Issuer Obligations					4,698,588	XXX	4,722,802	4,546,387	4,639,346	3,432	(33,702)	0	0	XXX	XXX	XXX	27,586	106,210	XXX	XXX
7899999	Total - Single Class Mortgage-Backed/Asset-Backed Securities					260,364	XXX	276,883	254,790	259,646	0	(555)	0	0	XXX	XXX	XXX	1,168	14,013	XXX	XXX
7999999	Total - Defined Multi-Class Residential Mortgage-Backed Securities					916,016	XXX	928,950	875,000	915,569	0	(446)	0	0	XXX	XXX	XXX	3,646	0	XXX	XXX
8099999	Total - Other Multi-Class Residential Mortgage-Backed Securities					6,382	XXX	4,273	6,293	6,293	0	0	0	0	XXX	XXX	XXX	40	1,416	XXX	XXX
8199999	Total - Defined Multi-Class Commercial Mortgage-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8299999	Total - Other Multi-Class Commercial Mortgage-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8399999	Totals					5,881,349	XXX	5,932,909	5,682,470	5,820,855	3,432	(34,703)	0	0	XXX	XXX	XXX	32,440	121,640	XXX	XXX

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Schedule D - Part 2 - Section 1

NONE

Schedule D - Part 2 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE American Concept Insurance Company

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
31398A-2S-0	FANNIE MAE		08/26/2010	MORGAN STANLEY		300,194	300,000	.175
90345A-AC-6	US CENTRAL FEDERAL CRED.		04/09/2010	BANK AMERICA		504,492	500,000	4,618
95806A-AB-9	WEST CORP FED CRED UNION		04/09/2010	BARCLAYS AMERICAN		501,718	500,000	3,938
0399999 - Total	Bonds - U.S. Government					1,306,403	1,300,000	8,731
1099999 - Total	Bonds - All Other Government					.0	.0	.0
1799999 - Total	Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed)					.0	.0	.0
2499999 - Total	Bonds - U.S. Political Subdivisions, Territories and Possessions (Direct and Guaranteed)					.0	.0	.0
31393W-6P-9	FHR 2640 BG		12/17/2010	SHAY FINANCIAL SERVICES		916,016	875,000	2,552
3199999 - Total	Bonds - U.S. Special Revenue					916,016	875,000	2,552
36967H-AV-9	GENERAL ELEC CAP CORP		06/14/2010	MORGAN STANLEY		204,578	200,000	2,078
36967H-BB-2	GENERAL ELEC CAP CORP		07/15/2010	BANK AMERICA		102,506	100,000	.622
481247-AK-0	JPMORGAN CHASE & CO		06/07/2010	JEFFERIES & CO		153,534	150,000	1,604
481247-AM-6	JPMORGAN CHASE & CO		04/09/2010	CITIGROUP GLOBAL MARKETS		506,285	500,000	3,188
3899999 - Total	Bonds - Industrial and Miscellaneous (Unaffiliated)					966,903	950,000	7,492
4199999 - Total	Bonds - Credit Tenant Loans					.0	.0	.0
4899999 - Total	Bonds - Hybrid Securities					.0	.0	.0
5599999 - Total	Bonds - Parent, Subsidiaries, Affiliates					.0	.0	.0
8399997 - Total	Bonds - Part 3					3,189,322	3,125,000	18,774
8399998 - Total	Bonds - Part 5					.0	.0	.0
8399999 - Total	Bonds					3,189,322	3,125,000	18,774
8499999 - Total	Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)					.0	XXX	.0
8599999 - Total	Preferred Stocks - Parent, Subsidiaries, Affiliates					.0	XXX	.0
8999997 - Total	Preferred Stocks - Part 3					.0	XXX	.0
8999998 - Total	Preferred Stocks - Part 5					.0	XXX	.0
8999999 - Total	Preferred Stocks					.0	XXX	.0
9099999 - Total	Common Stocks - Industrial and Miscellaneous (Unaffiliated)					.0	XXX	.0
9199999 - Total	Common Stocks - Parent, Subsidiaries, Affiliates					.0	XXX	.0
9299999 - Total	Common Stocks - Mutual Fund					.0	XXX	.0
9399999 - Total	Common Stocks - Money Market Mutual Fund					.0	XXX	.0
9799997 - Total	Common Stocks - Part 3					.0	XXX	.0
9799998 - Total	Common Stocks - Part 5					.0	XXX	.0
9799999 - Total	Common Stocks					.0	XXX	.0
9899999 - Total	Preferred and Common Stocks					.0	XXX	.0
9999999 Totals						3,189,322	XXX	18,774

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE American Concept Insurance Company

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B/A. C.V. (11 + 12 - 13)	Total Foreign Exchange Change in B/A. C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Maturity Date	
36200B-6C-6	GN 596767		12/01/2010	MBS PAYMENT		5,384	5,384	5,502	5,388	0	(4)	0	(4)	0	5,384	0	0	0	141	01/01/2032	
36200B-6N-2	GN 596777		12/01/2010	MBS PAYMENT		40,114	40,114	40,992	40,177	0	(63)	0	(63)	0	40,114	0	0	0	1,042	01/01/2032	
36200B-6Z-9	GN 599956		12/01/2010	MBS PAYMENT		2,455	2,455	2,509	2,455	0	0	0	0	0	2,455	0	0	0	74	06/01/2032	
0399999	- Bonds - U.S. Governments					47,953	47,953	49,002	48,020	0	(67)	0	(67)	0	47,953	0	0	0	1,258	XXX	
1099999	- Bonds - All Other Governments					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
1799999	- Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2499999	- Bonds - U.S. Political Subdivisions of Subdivisions, Territories and Possessions (Direct and Guaranteed)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
31294J-NP-9	FG E00398		10/01/2010	VARIOUS		1,403	1,403	1,414	1,403	0	0	0	0	0	1,403	0	0	0	39	10/01/2010	
3199999	- Bonds - U.S. Special Revenues and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Government and Their Political Subdivisions					1,403	1,403	1,414	1,403	0	0	0	0	0	1,403	0	0	0	39	XXX	
31846L-BJ-4	FAMLT 1997-1 A1		12/01/2010	MBS PAYMENT		589	589	597	589	0	0	0	0	0	589	0	0	0	91	06/01/2020	
3899999	- Bonds - Industrial and Miscellaneous (Unaffiliated)					589	589	597	589	0	0	0	0	0	589	0	0	0	91	XXX	
4199999	- Bonds - Credit Tenant Loans					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4899999	- Bonds - Hybrid Securities					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5599999	- Bonds - Parent, Subsidiaries and Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8399997	- Bonds - Part 4					49,945	49,945	51,013	50,012	0	(67)	0	(67)	0	49,945	0	0	0	1,388	XXX	
8399998	- Bonds - Part 5					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8399999	- Total - Bonds					49,945	49,945	51,013	50,012	0	(67)	0	(67)	0	49,945	0	0	0	1,388	XXX	
8499999	- Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8599999	- Preferred Stocks - Parent, Subsidiaries and Affiliates					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8999997	- Preferred Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8999998	- Preferred Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8999999	- Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9099999	- Common Stocks - Industrial and Miscellaneous (Unaffiliated)					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9199999	- Common Stocks - Parent, Subsidiaries and Affiliates					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9299999	- Common Stocks - Mutual Funds					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9399999	- Common Stocks - Money Market Mutual Funds					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799997	- Common Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799998	- Common Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799999	- Total - Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9899999	- Total - Preferred and Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9999999	Totals					49,945	XXX	51,013	50,012	0	(67)	0	(67)	0	49,945	0	0	0	1,388	XXX	

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE American Concept Insurance Company

SCHEDULE D - PART 5

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

1 CUSIP Identification	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 (Stocks)	9 Actual Cost	10 Consideration	11 Book/ Adjusted Carrying Value at Disposal	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 (Amortization)/ 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.												
9999999	Totals							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

NONE

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 Foreign	4 NAIC Company Code or Alien Insurer Identification Number	5 NAIC Valuation Method (See SVO Purposes and Procedures Manual)	6 Do Insurer's Admitted 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
0199999	- Preferred Stock - Parent							XXX	XXX
0299999	- Preferred Stock - U.S. P&C Insurer							XXX	XXX
0399999	- Preferred Stock - U.S. LAH Insurer							XXX	XXX
0499999	- Preferred Stock - U.S. Health Entity							XXX	XXX
0599999	- Preferred Stock - Alien Insurer							XXX	XXX
0699999	- Preferred Stock - Non-Insurer Which Controls Insurer							XXX	XXX
0799999	- Preferred Stock - Investment Subsidiary							XXX	XXX
0899999	- Preferred Stock - Other Affiliates							XXX	XXX
0999999	- Total Preferred Stocks							XXX	XXX
1099999	- Common Stock - Parent							XXX	XXX
1199999	- Common Stock - U.S. P&C Insurer							XXX	XXX
1299999	- Common Stock - U.S. LAH Insurer							XXX	XXX
1399999	- Common Stock - U.S. Health Entity							XXX	XXX
1499999	- Common Stock - Alien Insurer							XXX	XXX
1599999	- Common Stock - Non-Insurer Which Controls Insurer							XXX	XXX
1699999	- Common Stock - Investment Subsidiary							XXX	XXX
1799999	- Common Stock - Other Affiliates							XXX	XXX
1899999	- Total Common Stocks							XXX	XXX
1999999	Totals							XXX	XXX

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: \$ 4,261,614
2. Total amount of intangible assets nonadmitted: \$

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	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					
0399999	Total			XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE American Concept Insurance Company

SCHEDULE DA - PART 1

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

1	2	Codes		5	6	7	8	Change In Book/Adjusted Carrying Value				13	14	Interest					21		
		3	4					9	10	11	12			15	16	17	18	19		20	
CUSIP Identification	Description	Code	Foreign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A./C.V.	Par Value	Actual Cost	Amount Due And Accrued Dec. 31 of Current Year On Bond Not In Default	Non-Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest	
0199999	U.S. Governments - Issuer Obligations						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
0299999	U.S. Governments - Single Class Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
0399999	Total - U.S. Government Bonds						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
0499999	All Other Governments - Issuer Obligations						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
0599999	All Other Governments - Single Class Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
0699999	All Other Governments - Defined Multi-Class Residential Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
0799999	All Other Governments - Other Multi-Class Residential Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
0899999	All Other Governments - Defined Multi-Class Commercial Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
0999999	All Other Governments - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1099999	Total - All Other Government Bonds						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1199999	U.S. States, Territories and Possessions - Issuer Obligations						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1299999	U.S. States, Territories and Possessions - Single Class Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1399999	U.S. States, Territories and Possessions - Defined Multi-Class Residential Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1499999	U.S. States, Territories and Possessions - Other Multi-Class Residential Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1599999	U.S. States, Territories and Possessions - Defined Multi-Class Commercial Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1699999	U.S. States, Territories and Possessions - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1799999	Total - U.S. States, Territories and Possessions Bonds						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1899999	U.S. Political Subdivisions - Issuer Obligations						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1999999	U.S. Political Subdivisions - Single Class Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2099999	U.S. Political Subdivisions - Defined Multi-Class Residential Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2199999	U.S. Political Subdivisions - Other Multi-Class Residential Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2299999	U.S. Political Subdivisions - Defined Multi-Class Commercial Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2399999	U.S. Political Subdivisions - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2499999	Total - U.S. Political Subdivisions Bonds						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2599999	U.S. Special Revenue - Issuer Obligations						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2699999	U.S. Special Revenue - Single Class Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799999	U.S. Special Revenue - Defined Multi-Class Residential Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2899999	U.S. Special Revenue - Other Multi-Class Residential Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2999999	U.S. Special Revenue - Defined Multi-Class Commercial Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3099999	U.S. Special Revenue - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3199999	Total - U.S. Special Revenue Bonds						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3299999	Industrial and Miscellaneous - Issuer Obligations						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3399999	Industrial and Miscellaneous - Single Class Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499999	Industrial and Miscellaneous - Defined Multi-Class Residential Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3599999	Industrial and Miscellaneous - Other Multi-Class Residential Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3699999	Industrial and Miscellaneous - Defined Multi-Class Commercial Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3799999	Industrial and Miscellaneous - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3899999	Total - Industrial and Miscellaneous Bonds						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3999999	Credit Tenant Loans - IO						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4099999	Credit Tenant Loans - Single Class Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4199999	Total - Credit Tenant Loans						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4299999	Hybrid Securities - Issuer Obligations						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4399999	Hybrid Securities - Single Class Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4499999	Hybrid Securities - Defined Multi-Class Residential Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4599999	Hybrid Securities - Other Multi-Class Residential Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4699999	Hybrid Securities - Defined Multi-Class Commercial Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4799999	Hybrid Securities - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4899999	Total - Hybrid Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4999999	Parent, Subsidiaries and Affiliates - Issuer Obligations						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5099999	Parent, Subsidiaries and Affiliates - Single Class Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5199999	Parent, Subsidiaries and Affiliates - Defined Multi-Class Residential Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5299999	Parent, Subsidiaries and Affiliates - Other Multi-Class Residential Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5399999	Parent, Subsidiaries and Affiliates - Defined Multi-Class Commercial Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5499999	Parent, Subs and Affiliates OC						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5599999	Total - Parent, Subsidiaries and Affiliates Bonds						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
7799999	Total - Issuer Obligations						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
7899999	Total - Single Class Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
7999999	Total - Defined Multi-Class Residential Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE American Concept Insurance Company

SCHEDULE DA - PART 1

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

1 CUSIP Identification	2 Description	3 Codes		5 Date Acquired	6 Name of Vendor	7 Maturity Date	8 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				13 Par Value	14 Actual Cost	Interest					21 Paid for Accrued Interest						
		3 Code	4 Foreign					9 Unrealized Valuation Increase/ (Decrease)	10 Current Year's (Amortization) / Accretion	11 Current Year's Other Than Temporary Impairment Recognized	12 Total Foreign Exchange Change in B./A.C.V.			15 Amount Due And Accrued Dec. 31 of Current Year On Bond Not In Default	16 Non-Admitted Due and Accrued	17 Rate of	18 Effective Rate of	19 When Paid		20 Amount Received During Year					
8099999	Total - Other Multi-Class Residential Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8199999	Total - Defined Multi-Class Commercial Mortgage-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8299999	Total - Other Multi-Class Commercial Mortgage Backed/Asset-Backed Securities						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8399999	Total - Bonds						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8499999	Parent, Subs and Affil Mortgage Loans						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8599999	Parent, Subsidiaries and Affiliates - Other Short-Term Investments						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8699999	Total - Parent, Subsidiaries and Affiliates						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8799999	Mortgage Loans						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8899999	Exempt Money Market Mutual Funds						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
784924-74-8	SSGA MONEY MARKET FUND			12/30/2010	DIRECT		99,420	.0	.0	.0	.0	.0	.0	99,420	.0	.0	.0	.010	.010	.MAT	.0	.0	.0	.0	.0
8999999	Class One Money Market Mutual Funds						99,420	.0	.0	.0	.0	.0	.0	99,420	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9099999	Total - Other						.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9199999	Totals						99,420	0	0	0	0	0	0	99,420	0	0	0	0	0	0	0	0	0	0	0

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Schedule DB - Part A - Section 1

NONE

Sch. DB - Pt. A - Sn. 1 - Footnote (a)

NONE

Schedule DB - Part A - Section 2

NONE

Sch. DB - Pt. A - Sn. 2 - Footnote (a)

NONE

Schedule DB - Part B - Section 1- Future

NONE

Sch. DB - Pt. B - Sn. 1 - Footnotes

NONE

Schedule DB - Part B - Section 2- Future

NONE

Sch. DB - Pt. B - Sn. 2 - Footnotes

NONE

Schedule DB - Part D

NONE

Schedule DL - Part 1

NONE

Schedule DL - Part 2

NONE

Schedule E - Part 1

NONE

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE American Concept Insurance Company

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

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 Amount Received During Year
FANNIE DISCOUNT NOTE		11/18/2010	0.150	02/02/2011	724,903	0	133
0199999 - U.S. Governments - Issuer Obligations					724,903	0	133
0299999 - U.S. Governments - Single Class Mortgage-Backed/Asset-Backed Securities					0	0	0
0399999 - Total - U.S. Governments					724,903	0	133
0499999 - All Other Governments - Issuer Obligations					0	0	0
0599999 - All Other Governments - Single Class Mortgage-Backed/ Asset-Backed Securities					0	0	0
0699999 - All Other Governments - Defined Multi-Class Residential Mortgage-Backed Securities					0	0	0
0799999 - All Other Governments - Other Multi-Class Residential Mortgage-Backed Securities					0	0	0
0899999 - All Other Governments - Defined Multi-Class Commercial Mortgage-Backed Securities					0	0	0
0999999 - All Other Governments - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					0	0	0
1099999 - Total - All Other Governments					0	0	0
1199999 - U.S. States, Territories and Possessions - Issuer Obligations					0	0	0
1299999 - U.S. States, Territories and Possessions - Single Class Mortgage-Backed/Asset-Backed Securities					0	0	0
1399999 - States, Territories and Possessions - Defined Multi-Class Residential Mortgage-Backed Securities					0	0	0
1499999 - U.S. States, Territories and Possessions - Other Multi-Class Residential Mortgage-Backed Securities					0	0	0
1599999 - U.S. States, Territories and Possessions - Defined Multi-Class Commercial Mortgage-Backed Securities					0	0	0
1699999 - States, Territories and Possessions - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					0	0	0
1799999 - Total - U.S. States, Territories and Possessions (Direct and Guaranteed)					0	0	0
1899999 - Political Subdivisions - Issuer Obligations					0	0	0
1999999 - Political Subdivisions - Single Class Mortgage-Backed/Asset-Backed Securities					0	0	0
2099999 - Political Subdivisions - Defined Multi-Class Residential Mortgage-Backed Securities					0	0	0
2199999 - Political Subdivisions - Other Multi-Class Residential Mortgage-Backed Securities					0	0	0
2299999 - Political Subdivisions - Defined Multi-Class Commercial Mortgage-Backed Securities					0	0	0
2399999 - U.S. Political Subdivisions - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					0	0	0
2499999 - Total - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)					0	0	0
2599999 - U.S. Special Revenue - Issuer Obligations					0	0	0
2699999 - U.S. Special Revenue - Single Class Mortgage-Backed/Asset-Backed Securities					0	0	0
2799999 - U.S. Special Revenue - Defined Multi-Class Residential Mortgage-Backed Securities					0	0	0
2899999 - U.S. Special Revenue - Other Multi-Class Residential Mortgage-Backed Securities					0	0	0
2999999 - U.S. Special Revenue - Defined Multi-Class Commercial Mortgage-Backed Securities					0	0	0
3099999 - U.S. Special Revenue - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					0	0	0
3199999 - Total - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations					0	0	0
3299999 - Industrial and Miscellaneous - Issuer Obligations					0	0	0
3399999 - Industrial and Miscellaneous - Single Class Mortgage-Backed/Asset-Backed Securities					0	0	0
3499999 - Industrial and Miscellaneous - Defined Multi-Class Residential Mortgage-Backed Securities					0	0	0
3599999 - Industrial and Miscellaneous - Other Multi-Class Residential Mortgage-Backed Securities					0	0	0
3699999 - Industrial and Miscellaneous - Defined Multi-Class Commercial Mortgage-Backed Securities					0	0	0
3799999 - Industrial and Miscellaneous - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					0	0	0
3899999 - Total - Industrial and Miscellaneous (Unaffiliated)					0	0	0
3999999 - Credit Tenant Loans - Issuer Obligations					0	0	0
4099999 - Credit Tenant Loans - Single Class Mortgage-Backed Securities					0	0	0
4199999 - Total - Credit Tenant Loans					0	0	0
4299999 - Hybrid Securities - Issuer Obligations					0	0	0
4399999 - Hybrid Securities - Single Class Mortgage-Backed/Asset-Backed Securities					0	0	0
4499999 - Hybrid Securities - Defined Multi-Class Residential Mortgage-Backed Securities					0	0	0
4599999 - Hybrid Securities - Other Multi-Class Residential Mortgage-Backed Securities					0	0	0
4699999 - Hybrid Securities - Defined Multi-Class Commercial Mortgage-Backed Securities					0	0	0
4799999 - Hybrid Securities - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					0	0	0
4899999 - Total - Hybrid Securities					0	0	0
4999999 - Parent, Subsidiaries and Affiliates - Issuer Obligations					0	0	0
5099999 - Parent, Subsidiaries and Affiliates - Single Class Mortgage-Backed/Asset-Backed Securities					0	0	0
5199999 - Parent, Subsidiaries and Affiliates - Defined Multi-Class Residential Mortgage-Backed Securities					0	0	0
5299999 - Parent, Subsidiaries and Affiliates - Other Multi-Class Residential Mortgage-Backed Securities					0	0	0
5399999 - Parent, Subsidiaries and Affiliates - Defined Multi-Class Commercial Mortgage-Backed Securities					0	0	0
5499999 - Parent, Subsidiaries and Affiliates - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					0	0	0
5599999 - Total - Parent, Subsidiaries and Affiliates Bonds					0	0	0
7799999 - Total - Issuer Obligations					724,903	0	133

E26

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE American Concept Insurance Company

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

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 Amount Received During Year
7899999 - Total - Single Class Mortgaged-Backed/Asset-Backed Securities					0	0	0
7999999 - Total - Defined Multi-Class Residential Mortgage-Backed Securities					0	0	0
8099999 - Total - Other Multi-Class Residential Mortgage-Backed Securities					0	0	0
8199999 - Total - Defined Multi-Class Commercial Mortgage-Backed Securities					0	0	0
8299999 - Other Multi-Class Commercial Mortgage Backed/Asset-Backed Securities					0	0	0
8399999 - Total - Bonds					724,903	0	133
8499999 - Sweep Accounts					0	0	0
8599999 - Other Cash Equivalents					0	0	0
8699999 Totals					724,903	0	133

E26.1

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE American Concept Insurance Company

SCHEDULE E PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposits	2 Purpose of Deposits	Deposits For		All Other Special Deposits	
			The Benefit of All Policyholders		5 Book/Adjusted Carrying Value	6 Fair Value
			3 Book/Adjusted Carrying Value	4 Fair Value		
1. Alabama	AL		.0	.0	.0	.0
2. Alaska	AK		.0	.0	.0	.0
3. Arizona	AZ		.0	.0	.0	.0
4. Arkansas	AR		.0	.0	.0	.0
5. California	CA		.0	.0	.0	.0
6. Colorado	CO		.0	.0	.0	.0
7. Connecticut	CT		.0	.0	.0	.0
8. Delaware	DE		.0	.0	.0	.0
9. District of Columbia	DC		.0	.0	.0	.0
10. Florida	FL		.0	.0	.0	.0
11. Georgia	GA		.0	.0	.0	.0
12. Hawaii	HI		.0	.0	.0	.0
13. Idaho	ID		.0	.0	.0	.0
14. Illinois	IL		.0	.0	.0	.0
15. Indiana	IN		.0	.0	.0	.0
16. Iowa	IA		.0	.0	.0	.0
17. Kansas	KS		.0	.0	.0	.0
18. Kentucky	KY		.0	.0	.0	.0
19. Louisiana	LA		.0	.0	.0	.0
20. Maine	ME		.0	.0	.0	.0
21. Maryland	MD		.0	.0	.0	.0
22. Massachusetts	MA		.0	.0	.0	.0
23. Michigan	MI		.0	.0	.0	.0
24. Minnesota	MN		.0	.0	.0	.0
25. Mississippi	MS		.0	.0	.0	.0
26. Missouri	MO		.0	.0	.0	.0
27. Montana	MT		.0	.0	.0	.0
28. Nebraska	NE		.0	.0	.0	.0
29. Nevada	NV		.0	.0	.0	.0
30. New Hampshire	NH		.0	.0	.0	.0
31. New Jersey	NJ		.0	.0	.0	.0
32. New Mexico	NM		.0	.0	.0	.0
33. New York	NY		.0	.0	.0	.0
34. North Carolina	NC		.0	.0	.0	.0
35. North Dakota	ND		.0	.0	.0	.0
36. Ohio	OH		.0	.0	.0	.0
37. Oklahoma	OK		.0	.0	.0	.0
38. Oregon	OR		.0	.0	.0	.0
39. Pennsylvania	PA		.0	.0	.0	.0
40. Rhode Island	RI	B. State Deposit	2,074,702	2,121,720	.0	.0
41. South Carolina	SC		.0	.0	.0	.0
42. South Dakota	SD		.0	.0	.0	.0
43. Tennessee	TN		.0	.0	.0	.0
44. Texas	TX		.0	.0	.0	.0
45. Utah	UT		.0	.0	.0	.0
46. Vermont	VT		.0	.0	.0	.0
47. Virginia	VA		.0	.0	.0	.0
48. Washington	WA		.0	.0	.0	.0
49. West Virginia	WV		.0	.0	.0	.0
50. Wisconsin	WI		.0	.0	.0	.0
51. Wyoming	WY		.0	.0	.0	.0
52. American Samoa	AS		.0	.0	.0	.0
53. Guam	GU		.0	.0	.0	.0
54. Puerto Rico	PR		.0	.0	.0	.0
55. US Virgin Islands	VI		.0	.0	.0	.0
56. Northern Mariana Islands	MP		.0	.0	.0	.0
57. Canada	CN		.0	.0	.0	.0
58. Aggregate Other Alien	OT	XXX	.0	.0	.0	.0
59. Total	XXX	XXX	2,074,702	2,121,720	0	0
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898.	Summary of remaining write-ins for Line 58 from overflow page	XXX	.0	.0	.0	.0
5899.	Totals (Lines 5801 - 5803 + 5898)(Line 58 above)	XXX	0	0	0	0

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