

Check applicable box if an election has been made under section(s) © (1) 953(c)(3)(C) (2) 953(d)

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Form 5884
 Form 8826 **7c**

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Schedule A Taxable Income—Section 832 (See instructions.)

Income	1	Premiums earned (Schedule E, line 7)	1			
	2	Dividends (Schedule C, line 14, column (c))	2			
	3a	Gross interest	(a) Interest received			
			(b) Amortization of premium			
	b	Less interest exempt under section 103				
	c	Taxable interest. Subtract column (b) from column (a)	3c			
	4	Gross rents	4			
	5	Gross royalties	5			
	6	Capital gain net income (attach Schedule D (Form 1120))	6			
	7	Net gain or (loss) from Form 4797, line 20, Part II (attach Form 4797)	7			
	8	Certain mutual fire or flood insurance company premiums (section 832(b)(1)(D))	8			
	9	Income on account of special income and deduction accounts	9			
10	Income from protection against loss account (Schedule J, line 2e)	10				
11	Mutual interinsurers or reciprocal underwriters—decrease in subscriber accounts	11				
12	Income from a special loss discount account (attach Form 8816)	12				
13	Other income (attach schedule)	13				
14	Gross income. Add lines 1 through 13	14				
Deductions (See instructions for limitations on deductions)	15	Compensation of officers (attach schedule—see instructions)	15			
	16a	Salaries and wages	16c			
		b Less jobs credit				
		c Balance				
	17	Agency balances and bills receivable that became worthless during the tax year	17			
	18	Rents	18			
	19	Taxes	19			
	20a	Interest	20c			
		b Less tax-exempt interest exp.				
		c Bal.				
	21	Charitable contributions (see instructions for 10% limitation)	21			
	22	Depreciation (attach Form 4562)	22			
	23	Depletion	23			
	24	Pension, profit-sharing, etc., plans	24			
	25	Employee benefit programs	25			
	26	Losses incurred (Schedule F, line 13)	26			
	27	Additional deduction (attach Form 8816)	27			
	28	Other capital losses (Schedule G, line 12, column (g))	28			
	29	Dividends to policyholders	29			
	30	Mutual interinsurers or reciprocal underwriters—increase in subscriber accounts	30			
31	Other deductions (attach schedule)	31				
32	Total deductions. Add lines 15 through 31	32				
33	Subtotal. Subtract line 32 from line 14	33				
34a	Special deduction for section 833 organizations (Schedule H, line 6)	34a				
b	Deduction on account of special income and deduction accounts	34b				
c	Total. Add lines 34a and 34b	34c				
35	Subtotal. Subtract line 34c from line 33	35				
36a	Dividends-received deduction (Schedule C, line 26)	36a				
b	Net operating loss deduction	36b				
c	Total. Add lines 36a and 36b	36c				
37	Taxable income (subtract line 36c from line 35). Enter here and on page 1, line 1	37				

Schedule B Part I—Taxable Investment Income of Electing Small Companies—Section 834
(See instructions.)

		(a) Interest received	(b) Amortization of premium		
Income	1a Gross interest				
	b Less interest exempt under section 103				
	c Taxable interest. Subtract column (b) from column (a)				
	1c				
2 Dividends (Schedule C, line 14, column (c))			2		
3 Gross rents			3		
4 Gross royalties			4		
5 Gross income from a trade or business other than an insurance business and from Form 4797			5		
6 Income from leases described in sections 834(b)(1)(B) and 834(b)(1)(C)			6		
7 Gain from line 13, Schedule D (Form 1120)			7		
8 Gross investment income. Add lines 1c through 7.			8		
Deductions	9 Real estate taxes			9	
	10 Other real estate expenses			10	
	11 Depreciation (attach Form 4562)			11	
	12 Depletion			12	
	13 Trade or business deductions as provided in section 834(c)(8) (attach schedule)			13	
	14 Interest			14	
	15 Other capital losses (Schedule G, line 12, column (g))			15	
	16 Total. Add lines 9 through 15.			16	
	17 Investment expenses (attach schedule)			17	
	18 Total deductions. Add lines 16 and 17.			18	
	19 Subtract line 18 from line 8			19	
20 Dividends-received deduction (Schedule C, line 26)			20		
21 Taxable investment income. Subtract line 20 from line 19. Enter here and on page 1, line 2			21		

Part II—Invested Assets Book Values
(Complete only if claiming a deduction for general expenses allocated to investment income.)

		(a) Beginning of tax year		(b) End of tax year	
22	Real estate	22			
23	Mortgage loans	23			
24	Collateral loans	24			
25	Policy loans, including premium notes	25			
26	Bonds of domestic corporations	26			
27	Stock of domestic corporations	27			
28	Government obligations, etc.	28			
29	Bank deposits bearing interest	29			
30	Other interest-bearing assets (attach schedule)	30			
31	Total. Add lines 22 through 30.	31			
32	Add columns (a) and (b), line 31			32	
33	Mean of invested assets for the tax year. Enter one-half of line 32.			33	
34	Multiply line 33 by .0025			34	
35	Income base. Line 1b, column (a) plus line 8 less the sum of line 1b column (b) and line 16	35			
36	Multiply line 33 by .0375	36			
37	Subtract line 36 from line 35. Do not enter less than zero	37			
38	Multiply line 37 by .25			38	
39	Limitation on deduction for investment expenses. Add lines 34 and 38			39	

Schedule C Dividends and Special Deductions (See instructions.)		Dividends Received		(c) Total dividends-received (a) plus (b)
		(a) Not subject to section 832(b)(5)(B)	(b) Subject to section 832(b)(5)(B)	
Income				
1	Dividends from less-than-20%-owned domestic corporations (other than debt-financed stock)	1		
2	Dividends from 20%-or-more-owned domestic corporations (other than debt-financed stock)	2		
3	Dividends on debt-financed stock of domestic and foreign corporations	3		
4	Dividends on certain preferred stock of less-than-20%-owned public utilities	4		
5	Dividends on certain preferred stock of 20%-or-more-owned public utilities	5		
6	Dividends on stock of certain less-than-20%-owned foreign corporations and certain FSCs	6		
7	Dividends on stock of certain 20%-or-more-owned foreign corporations and certain FSCs	7		
8	Dividends on stock of wholly owned foreign subsidiaries and FSCs	8		
9	Dividends from affiliated companies	9		
10	Other dividends from foreign corporations not included on lines 6, 7, and 8	10		
11	Income from controlled foreign corporations under sub-part F (attach Forms 5471)	11		
12	Foreign dividend gross-up (section 78)	12		
13	Other dividends (attach schedule)	13		
14	Total dividends. Add lines 1 through 13. Enter here and on Schedule A, line 2, or Schedule B, line 2, whichever applies	14		
Deduction		Dividends-Received Deduction		(c) Total dividends-received deduction (a) plus (b)
		(a) Not subject to section 832(b)(5)(B)	(b) Subject to section 832(b)(5)(B)	
15	Multiply line 1 by 70%.	15		
16	Multiply line 2 by 80%.	16		
17	Deduction for line 3 (see instructions)	17		
18	Multiply line 4 by 41.176%	18		
19	Multiply line 5 by 47.059%	19		
20	Multiply line 6 by 70%.	20		
21	Multiply line 7 by 80%.	21		
22	Enter the amount from line 8	22		
23	Total. Add lines 15 through 22. (See instructions for limitation.)	23		
24	Enter the amount from line 9	24		
25	Total. Add line 23, column (b), and line 24, column (b). Enter here and on Schedule F, line 10.		25	
26	Dividends-received deduction. Add line 23, column (c), and line 24, column (c). Enter here and on Schedule A, line 36a, or Schedule B, line 20, whichever applies			26

Schedule E Premiums Earned—Section 832 (See instructions.)

1	Net premiums written			1		
2	Plus: Unearned premiums on outstanding business at the end of the preceding tax year:					
a	Enter 100% of life insurance reserves included in unearned premiums (section 832(b)(7)(A)) and all unearned premiums of section 833 organizations	2a				
b	Enter 90% of unearned premiums attributable to insuring certain securities	2b				
c	Discounted unearned premiums attributable to title insurance	2c				
d	Enter 80% of all other unearned premiums	2d				
e	Total. Add lines 2a through 2d				2e	
3	Total. Add lines 1 and 2e					3
4	Less: Unearned premiums on outstanding business at the end of the current tax year:					
a	Enter 100% of life insurance reserves included in unearned premiums (section 832(b)(7)(A)) and all unearned premiums of section 833 organizations	4a				
b	Enter 90% of unearned premiums attributable to insuring certain securities	4b				
c	Discounted unearned premiums attributable to title insurance	4c				
d	Enter 80% of all other unearned premiums	4d				
e	Total. Add lines 4a through 4d					4e
5	Subtract line 4e from line 3					5
6	Transitional adjustment. (Fiscal year filers see instructions.)					
a	Unearned premiums (other than title, life, and those described in sections 832(b)(7)(B) and 833) as of 12/31/86	6a				
b	Multiply line 6a by .033333					6b
c	Unearned premiums attributable to insuring certain securities as of 12/31/86	6c				
d	Multiply line 6c by .016667					6d
e	Adjustment for corporations terminating as an insurance company taxable under section 831(a)					6e
f	Total. Add lines 6b, 6d, and 6e					6f
7	Premiums earned. Add lines 5 and 6f. Enter here and on Schedule A, line 1					7

Schedule F Losses Incurred—Section 832 (See instructions.)

1	Losses paid during the tax year (attach schedule)			1		
2	Plus the balance outstanding at the end of the current tax year for:					
a	Unpaid losses on life insurance contracts	2a				
b	Discounted unpaid losses	2b				
c	Total. Add lines 2a and 2b.					2c
3	Add lines 1 and 2c					3
4	Less the balance outstanding at the end of the preceding tax year for:					
a	Unpaid losses on life insurance contracts	4a				
b	Discounted unpaid losses	4b				
c	Total. Add lines 4a and 4b.					4c
5	Subtract line 4c from line 3					5
6	Estimated salvage and reinsurance recoverable as of the end of the preceding tax year					6
7	Estimated salvage and reinsurance recoverable as of the end of the current tax year					7
8	Losses incurred (line 5 plus line 6 less line 7)					8
9	Tax-exempt interest subject to section 832(b)(5)(B)	9				
10	Dividends-received deduction subject to section 832(b)(5)(B)—Enter the amount from Schedule C, line 25	10				
11	Total. Add lines 9 and 10	11				
12	Reduction of deduction under section 832(b)(5)(B). Multiply line 11 by .15					12
13	Losses incurred deductible under section 832(c)(4). Subtract line 12 from line 8. Enter here and on Schedule A, line 26					13

Schedule G Other Capital Losses (See instructions.)
(Capital assets sold or exchanged to meet abnormal insurance losses and to pay dividends and similar distributions to policyholders.)

1	Dividends and similar distributions paid to policyholders						1		
2	Losses paid						2		
3	Expenses paid						3		
4	Total. Add lines 1, 2, and 3						4		
Note: Adjust lines 5 through 8 to cash method if necessary.									
5	Interest received						5		
6	Dividends received (Schedule C, line 14, column (c))						6		
7	Gross rents, gross royalties, lease income, etc., and gross income from a trade or business other than an insurance business including income from Form 4797 (include gains for invested assets only)						7		
8	Net premiums received						8		
9	Total. Add lines 5 through 8						9		
10	Limitation on gross receipts from sales of capital assets. Subtract line 9 from line 4. If zero or less, enter zero						10		
	(a) Description of capital asset	(b) Date acquired	(c) Gross sales price	(d) Cost or other basis	(e) Expense of sale	(f) Depreciation allowed (or allowable)	(g) Loss ((d) plus (e) less the sum of (c) and (f))		
11									
12	Totals—column (c) must not be more than line 10. (Enter amount from column (g) in Schedule A, line 28, or Schedule B, line 15, whichever applies)								

Schedule H Special Deduction And Ending Adjusted Surplus for Section 833 Organizations (See instructions.)

1	Health care claims incurred during the tax year						1		
2	Expenses incurred during the tax year in connection with the administration, adjustment, or settlement of health care claims						2		
3	Total. Add lines 1 and 2						3		
4	Multiply line 3 by .25						4		
5	Beginning adjusted surplus (see instructions)						5		
6	Special deduction. Subtract line 5 from line 4. If zero or less, enter zero. Enter here and on Schedule A, line 34a. (See instructions for limitation.)						6		
7	Net operating loss deduction (Schedule A, line 36b)						7		
8	Net exempt income (see instructions):								
a	Adjusted tax-exempt income						8a		
b	Adjusted dividends-received deduction						8b		
9	Taxable income (Schedule A, line 37)						9		
10	Ending adjusted surplus. Add lines 5 through 9						10		

Schedule I Other Information

		Yes	No			Yes	No
1	Check method of accounting:			6	Was the corporation a U.S. shareholder of any controlled foreign corporation? (See sections 951 and 957.)		
a	<input type="checkbox"/> Cash				If "Yes," attach Form 5471 for each such corporation.		
b	<input type="checkbox"/> Accrual				Enter number of Forms 5471 attached		
c	<input type="checkbox"/> Other (specify) ©			7	At any time during the 1992 calendar year, did the corporation have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial accounts)? If "Yes," the corporation may have to file Form TD F 90-22.1.)		
2	Check box for kind of company:				If "Yes," enter the name of the foreign country. ©		
a	<input type="checkbox"/> Mutual			8	Was the corporation the grantor of, or transferor to, a foreign trust that existed during the current tax year, whether or not the corporation has any beneficial interest in it? (If "Yes," the corporation may be required to file Form 926, 3520, or 3520-A.)		
b	<input type="checkbox"/> Stock			9	Has the corporation elected to use its own payout pattern for discounting unpaid losses and unpaid loss adjustment expenses?		
3	Did the corporation at the end of the tax year own, directly or indirectly, 50% or more of the voting stock of a domestic corporation? (For rules of attribution, see section 267(c).)			10a	Enter the total unpaid losses shown on the corporation's annual statement:		
	If "Yes," attach a schedule showing:			(1)	for the current tax year: \$ _____		
	(a) name, address, and identification number;			(2)	for the previous tax year: \$ _____		
	(b) percentage owned; and (c) taxable income or (loss) before NOL and special deductions of such corporation for the tax year ending with or within your tax year.			b	Enter the total unpaid loss adjustment expenses shown on the corporation's annual statement:		
4	Did any individual, partnership, corporation, estate, or trust, at the end of the tax year, own, directly or indirectly, 50% or more of the corporation's voting stock? (For rules of attribution, see section 267(c).) If "Yes," complete a , b , and c below			(1)	for the current tax year: \$ _____		
a	Is the corporation a subsidiary in an affiliated group or a parent-subsidiary controlled group?			(2)	for the previous tax year: \$ _____		
b	Enter the name and identifying number of the parent corporation or other entity with 50% or more ownership ©			11	Does the corporation discount any of the loss reserves shown on its annual statement? . . .		
c	Enter percentage owned ©			12	Enter the amount of tax-exempt interest received or accrued during the tax year © \$ _____		
5	Did one foreign person at any time during the tax year own, directly or indirectly, at least 25% of:			13	If the corporation has an NOL for the tax year and is electing under sec. 172(b)(3) to forgo the carryback period, check here © <input type="checkbox"/>		
a	the total voting power of all classes of stock of the corporation entitled to vote, or						
b	the total value of all classes of stock of the corporation?						
	If "Yes:"						
(a)	Enter percentage owned ©						
(b)	Enter owner's country ©						
(c)	The corporation may have to file Form 5472. (See page 15 of the instructions for penalties that may apply.) Enter number of Forms 5472 attached ©						

Schedule J Subtractions From Protection Against Loss Account (See instructions.)
(References are to section 824(d)(1) prior to its repeal by P.L. 99-514.)

1	Balance at the beginning of the year			1		
2	Subtractions (attach computation of any items on lines 2a through 2d):					
a	Section 824(d)(1)(B)	2a				
b	Section 824(d)(1)(C)	2b				
c	Section 824(d)(1)(D)	2c				
d	Section 824(d)(1)(E)	2d				
e	Total. Add lines 2a through 2d. Enter here and on Schedule A, line 10	2e				
3	Balance at the end of the year. Subtract line 2e from line 1	3				

Schedule L Balance Sheets (All filers are required to complete this schedule.)

Assets	Beginning of tax year		End of tax year	
	(a)	(b)	(c)	(d)
1 Cash				
2a Trade notes and accounts receivable				
b Less allowance for bad debts	()		()	
3 Inventories				
4 U.S. government obligations				
5 Tax-exempt securities (see instructions).				
6 Other current assets (attach schedule)				
7 Loans to stockholders				
8 Mortgage and real estate loans				
9 Other investments (attach schedule)				
10a Buildings and other depreciable assets				
b Less accumulated depreciation	()		()	
11a Depletable assets				
b Less accumulated depletion	()		()	
12 Land (net of any amortization)				
13a Intangible assets (amortizable only)				
b Less accumulated amortization	()		()	
14 Other assets (attach schedule)				
15 Total assets				
Liabilities and Stockholders' Equity				
16 Accounts payable				
17 Mortgages, notes, bonds payable in less than 1 year				
18 Insurance liabilities (See instructions)				
19 Other current liabilities (attach schedule)				
20 Loans from stockholders				
21 Mortgages, notes, bonds payable in 1 year or more				
22 Other liabilities (attach schedule)				
23 Capital stock: a Preferred stock				
b Common stock				
24 Paid-in or capital surplus				
25 Retained earnings—Appropriated (attach schedule)				
26 Retained earnings—Unappropriated				
27 Less cost of treasury stock	()		()	
28 Total liabilities and stockholders' equity				

Schedule M-1 Reconciliation of Income (Loss) per Books with Income per Return (See instructions.)

(The corporation is not required to complete Schedules M-1 and M-2 below if the total assets on line 15, column (d), of Schedule L are less than \$25,000.)

1 Net income (loss) per books		7 Income recorded on books this year not included in this return (itemize)	
2 Federal income tax		a Tax-exempt interest \$	
3 Excess of capital losses over capital gains	
4 Income subject to tax not recorded on books this year (itemize)		8 Deductions in this tax return not charged against book income this year (itemize)	
5 Expenses recorded on books this year not deducted in this return (itemize)		a Depreciation \$	
a Depreciation \$		b Contributions carryover \$	
b Contributions carryover \$		9 Add lines 7 and 8	
c Travel and entertainment \$		10 Income (Schedule A, line 35)—subtract line 9 from line 6	
6 Add lines 1 through 5			

Schedule M-2 Analysis of Unappropriated Retained Earnings per Books (line 26, Schedule L)

1 Balance at beginning of year		5 Distributions: a Cash	
2 Net income (loss) per books		b Stock	
3 Other increases (itemize)		c Property	
.		6 Other decreases (itemize)	
.		7 Add lines 5 and 6	
.		8 Balance at end of year (subtract line 7 from line 4)	
4 Add lines 1, 2, and 3			