

For calendar year 1992, or tax year beginning, 1992, and ending, 19

1992

Department of the Treasury Internal Revenue Service

Instructions are separate. See page 1 For Paperwork Reduction Act Notice.

A Check if: (1) Consolidated Return (attach Form 851) (2) Nonlife insurance companies are included. B Employer identification number. C Date incorporated. Name, Number, street, and room or suite no. (If a P.O. box, see page 5 of instructions.), City or town, state, and ZIP code.

E Check applicable boxes: (1) Final return (2) Change in address (3) Amended return

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

Income section table with rows 1-8: Gross premiums, Net decrease, 10% of any decrease in reserves, 3 1/2% of year end balance, Investment income, Net capital gain, Other amounts, Life insurance company gross income.

Deductions section table with rows 9-24: Death benefits, Net increase, 10% of any increase in reserves, Deductible policyholder dividends, Consideration paid, Dividends reimbursable, Interest, Other deductions, Dividends-received deduction, Operations loss deduction, Total deductions, Gain or (loss) from operations, Small life insurance company deduction, Life insurance company taxable income, Limitation on noninsurance losses, Amount subtracted from policyholder surplus account.

Tax and Payments section table with rows 25-31: Total taxable income, Total tax, 1991 overpayment credited to 1992, 1992 estimated tax payments, Less 1992 refund applied for on Form 4466, Tax deposited with Form 7004, Credit from regulated investment companies, Credit for Federal tax paid on fuels, U.S. income tax paid or withheld at source, Estimated tax penalty, TAX DUE, OVERPAYMENT, Enter amount of line 30 you want.

Please Sign Here. Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which the preparer has any knowledge. Signature of officer, Date, Title.

Paid Preparer's Use Only. Preparer's signature, Date, Check if self-employed, Preparer's social security no., Firm's name (or yours if self-employed) and address, E.I. No., ZIP Code.

SCHEDULE A Dividend Income and Dividends-Received Deduction (See instructions.)

Dividends subject to proration		(a) Dividends received	(b) %	(c) Deduction ((a) times (b))
1	Domestic corporations, less-than-20%-owned (other than debt-financed stock)		70	
2	Domestic corporations, 20%-or-more-owned (other than debt-financed stock)		80	
3	Debt-financed stock of domestic and foreign corporations		see instructions	
4	Public utility corporations, less-than-20%-owned		41.176	
5	Public utility corporations, 20%-or-more-owned		47.059	
6	Foreign corporations, less-than-20%-owned, and certain FSCs		70	
7	Foreign corporations, 20%-or-more-owned, and certain FSCs		80	
8	Wholly owned foreign subsidiaries (section 245(b))		100	
9	Certain affiliated company dividends		100	
10	Gross dividends-received deduction. Add lines 1 through 9, column (c)			
11	Company share percentage from Schedule F, line 32			
12	Prorated amount. Line 10 times line 11			
Dividends not subject to proration				
13	Affiliated company dividends		see instructions	
14	Other corporate dividends			
15	Total. Add lines 1 through 14, column (a) and lines 12 and 13, column (c). Reduce the deduction as provided in section 805(a)(4)(D)(ii). Enter the amount from line 15, column (a), on Schedule B, line 2. Enter the amount from line 15, column (c), on Page 1, line 17 and on Schedule I, line 2c, Part I			

SCHEDULE B Gross Investment Income (Section 812(d)) (See instructions.)

1	Interest (excluding tax-exempt interest and interest on ESOP loans)	1		
2	Gross taxable dividends from Schedule A, line 15, column (a)	2		
3	Gross rents	3		
4	Gross royalties	4		
5	Leases, terminations, etc.	5		
6	Excess of net short-term capital gain over net long-term capital loss from line 11, Schedule D (Form 1120)	6		
7	Gross income from trade or business other than insurance (attach schedule)	7		
8	Investment income. Add lines 1 through 7. Enter here and on page 1, line 5	8		
9	Tax-exempt interest. Enter here and on Schedule F, line 13 and on Schedule I, line 2d, Part I	9		
10	Add lines 8 and 9	10		
11	100% qualifying dividends	11		
12	Gross investment income. Subtract line 11 from line 10. Enter here and on Schedule F, line 9	12		

SCHEDULE C Differential Earnings Amount—Mutual Companies Only (Section 809)

	(a) End of preceding tax year	(b) End of this tax year
1	Annual statement surplus and capital	
2	Nonadmitted financial assets (attach schedule)	
3	Excess of statutory reserves over tax reserves on section 807(c) items	
4	Deficiency reserves	
5	Mandatory securities valuation reserve	
6	Other voluntary reserves	
7	50% of the amount of any provision for policyholder dividends payable in the next tax year	
8a	Add lines 1 through 7	
b	Adjustment for equity allocable to noncontiguous Western Hemisphere countries and other adjustments	
c	Combine lines 8a and 8b, both columns	
9	Total of line 8c, columns (a) and (b)	
10	Tentative average equity base—Enter 50% of line 9	
11	Other adjustments (attach schedule)	
12	Average equity base. Add lines 10 and 11	
13	Differential earnings amount (line 12 times the differential earnings rate). Enter here and on Schedule E, line 6 (see instructions)	

SCHEDULE E Policyholder Dividends (Section 808)

1	Amounts paid or accrued	1		
2	Excess interest	2		
3	Premium adjustments	3		
4	Experience-rated refunds	4		
5	Total. Add lines 1 through 4	5		
6	Differential earnings amount for mutual companies only, from Schedule C, line 13	6		
7	Deductible policyholder dividends. Subtract line 6 from line 5, but not less than zero. Enter here and on page 1, line 12 and on Schedule F, line 18	7		
8	Adjustment to reserves of mutual insurance company (excess of line 6 over line 5). Enter here and on Schedule F, line 36	8		
9	Deductible percentage. Divide line 7 by line 5	9		%

SCHEDULE F Increase (Decrease) in Reserves (Section 807) And Company/Policyholder Share Percentage (Section 812) (See instructions.)

		(a) Beginning of tax year		(b) End of tax year	
1	Life insurance reserves	1			
2	Unearned premiums and unpaid losses	2			
3	Supplementary contracts	3			
4	Dividend accumulations and other amounts	4			
5	Advance premiums	5			
6	Special contingency reserves	6			
7	Total. Add lines 1 through 6	7			
8	Increase (decrease) in reserves under Section 807. Subtract column (a) from column (b)	8			
9	Gross investment income from Schedule B, line 12	9			
10a	Required interest on reserves under sections 807(c)(1), (3), (4), (5), and (6) (attach schedule)	10a			
b	Deductible excess interest (Schedule E, line 2 times Schedule E, line 9). Enter here and on line 19 below	10b			
c	Deductible amounts credited to employee pension funds	10c			
d	Deductible amounts credited to deferred annuities	10d			
e	Deductible interest on amounts left on deposit	10e			
f	Total policy interest. Add lines 10a through 10e. Enter here and on line 26 below	10f			
11	Subtract line 10f from line 9	11			
12	Life insurance company gross income from page 1, line 8	12			
13	Tax-exempt interest from Schedule B, line 9	13			
14	Add lines 12 and 13	14			
15	Increase in reserves from line 8 above. (If a decrease in reserves, enter "0".)	15			
16	Subtract line 15 from line 14	16			
17	Investment income ratio. Divide line 11 by line 16	17			
18	Deductible policyholder dividends from Schedule E, line 7	18			
19	Deductible excess interest from line 10b above	19			
20	Deductible dividends on employee pension funds	20			
21	Deductible dividends on deferred annuities	21			
22	Deductible premium and mortality charges for contracts paying excess interest	22			
23	Add lines 19 through 22	23			
24	Subtract line 23 from line 18	24			
25	Investment portion of dividends. Line 17 times line 24	25			
26	Policy interest from line 10f above	26			
27	Policyholder share amount. Add lines 25 and 26	27			
28	Net investment income (see instructions)	28			
29	Policyholder share amount from line 27 above	29			
30	Company share of net investment income. Subtract line 29 from line 28	30			
31	Total share percentage	31		100%	
32	Company share percentage. Divide line 30 by line 28. Enter here and on Schedule A, line 11	32		%	
33	Policyholders' share percentage. Subtract line 32 from line 31	33		%	
34	Policyholders' share of tax-exempt interest. Multiply line 13 above by line 33	34			
35	Subtract line 34 from line 8	35			
36	Adjustment to reserves of mutual insurance company per section 809(a)(2) from Schedule E, line 8	36			
37	Net increase (decrease) in reserves. Subtract line 36 from line 35. If an increase, enter here and on page 1, line 10. If a (decrease), enter here and on page 1, line 2	37			

SCHEDULE G Small Life Insurance Company Deduction (Section 806(a))—If total assets (Schedule K, line 6, column (b)), are \$500 million or more, complete lines 8 through 12, line 16, and enter zero on line 17. (See instructions.)

Part I—Controlled Group Information

Company	Tentative LICTI	
	(a) Income	(b) (Loss)
1		
2		
3		
4		
5		
6 Total. Add lines 1 through 5 in both columns		
7 Net controlled group tentative LICTI. Subtract line 6, column (b) from line 6, column (a). Enter here and on line 11 below		

Part II—Small Life Insurance Company Deduction

8 Gain or (loss) from operations from page 1, line 20	8				
9a Noninsurance income	9a				
b Noninsurance deductions	9b				
10a Gain or (loss) on insurance operations. Subtract line 9a from line 8 and add line 9b	10a				
b Adjustments (attach schedule)	10b				
c Tentative LICTI. Combine lines 10a and 10b	10c				
11 Net controlled group tentative LICTI from line 7, above	11				
12 Combined tentative LICTI. Add line 10c and line 11. If \$15 million or more, skip lines 13 through 15. Enter zero on line 17 below and on page 1, line 21	12				
13 Enter 60% of line 12, but not more than \$1,800,000				13	
14a Maximum statutory amount	14a	3,000,000			
b Subtract line 14a from line 12. If zero or less, enter -0-	14b				
c Enter 15% of line 14b, but not more than \$1,800,000				14c	
15 Tentative small life insurance company deduction. Subtract line 14c from line 13				15	
16 Taxpayer's share. Divide line 10c by the total of line 6, column (a) and line 10c. If line 10c is zero or less, enter -0- on this line				16	
17 Allowable small life insurance company deduction. Line 16 times line 15. Enter here and on page 1, line 21 and on Schedule I, line 2b, Part I				17	

SCHEDULE H Limitation on Noninsurance Losses (Section 806(b)(3)(C))

1 Noninsurance income (attach schedule)	1		
2 Noninsurance deductions (attach schedule).	2		
3 Noninsurance operations loss deductions	3		
4 Add lines 2 and 3	4		
5 Noninsurance loss. Subtract line 1 from line 4. If line 1 is greater than line 4, skip lines 5 through 8, and enter zero on line 9	5		
6 Enter 35% of line 5	6		
7 Enter 35% of the excess of LICTI (page 1, line 22) over any noninsurance loss included on page 1	7		
8 Enter the lesser of line 6 or line 7.	8		
9 Limitation on noninsurance losses. Subtract line 8 from line 5. Enter here and on page 1, line 23	9		

SCHEDULE I Part I—Shareholders Surplus Account—Stock Companies Only (Section 815(c))

1a	Balance at the beginning of the tax year	1a		
b	Transfers under pre-1984 sections 815(d)(1) and (4) for the preceding year	1b		
c	Balance at the beginning of the tax year. Add lines 1a and 1b	1c		
2a	LICTI. Add lines 22 and 23, page 1. If zero or less, enter -0-	2a		
b	Small life insurance company deduction from Schedule G, line 17	2b		
c	Dividends-received deduction from Schedule A, line 15, column (c)	2c		
d	Tax-exempt interest from Schedule B, line 9	2d		
3	Total. Add lines 1c through 2d	3		
4	Tax liability without regard to section 815. Figure the tax on line 2a as if it were total taxable income	4		
5	Subtract line 4 from line 3. If zero or less, enter -0-	5		
6	Direct or indirect distributions in the tax year but not more than line 5	6		
7	Balance at the end of the tax year. Subtract line 6 from line 5	7		

Part II—Policyholders Surplus Account—Stock Companies Only (Section 815(d)) (See instructions.)

8	Balance at the beginning of the tax year	8		
9a	Direct or indirect distributions in excess of the amount on line 5, Part I above	9a		
b	Tax increase on line 9a	9b		
c	Subtractions from account under pre-1984 sections 815(d)(1) and (4).	9c		
d	Tax increase on line 9c	9d		
e	Subtraction from account under pre-1984 section 815(d)(2)	9e		
10	Total. Add lines 9a through 9e, but not more than line 8. Enter here and on page 1, line 24	10		
11	Balance at the end of the tax year. Subtract line 10 from line 8	11		

SCHEDULE J Tax Computation (See instructions.)

1	Check if the corporation is a member of a controlled group (see sections 1561 and 1563). <input type="checkbox"/>			
2	If the box on line 1 is checked:			
a	Enter the corporation's share of the \$50,000 and \$25,000 taxable income bracket amounts (in that order): (i) \$ _____ (ii) \$ _____			
b	Enter the corporation's share of the additional 5% tax (not to exceed \$11,750). \$ _____			
3	Income tax	3		
4a	Foreign tax credit (attach Form 1118)	4a		
b	Other credits (see instructions)	4b		
c	General business credit. Enter here and check which forms are attached: <input type="checkbox"/> Form 3800 <input type="checkbox"/> Form 3468 <input type="checkbox"/> Form 5884 <input type="checkbox"/> Form 6478 <input type="checkbox"/> Form 6765 <input type="checkbox"/> Form 8586 <input type="checkbox"/> Form 8830 <input type="checkbox"/> Form 8826	4c		
d	Credit for prior year minimum tax (attach Form 8827)	4d		
5	Total credits. Add lines 4a through 4d	5		
6	Subtract line 5 from line 3	6		
7	Foreign corporations—tax on income not connected with U.S. business	7		
8	Recapture taxes. Check if from: <input type="checkbox"/> Form 4255 <input type="checkbox"/> Form 8611	8		
9a	Alternative minimum tax (attach Form 4626)	9a		
b	Environmental tax (attach Form 4626)	9b		
10	Total tax. Add lines 6 through 9b. Enter here and on page 1, line 26	10		

SCHEDULE K Part I—Total Assets (Section 806(a)(3)(C))

	(a) As of Beginning of Tax Year		(b) As of Close of Tax Year	
1 Real property	1			
2 Stocks	2			
3 Proportionate share of partnership and trust assets	3			
4 Other assets (attach schedule)	4			
5 Total assets of controlled groups	5			
6 Total assets. Add lines 1 through 5	6			

SCHEDULE K Part II—Total Assets and Total Insurance Liabilities (Section 842(b)(2)(B)(i))

Line references are to the "Assets" (lines 1 and 2) and "Liabilities, Surplus, and Other Funds" (lines 3 through 16) Sections of the NAIC Annual Statement.

	(a) As of Beginning of Tax Year		(b) As of Close of Tax Year	
1 Subtotals for Assets (line 22)	1			
2 Total Assets (line 24)	2			
3 Reserve for life policies and contracts (line 1)	3			
4 Reserve for accident and health policies (line 2)	4			
5 Supplementary contracts without life contingencies (line 3)	5			
6 Life policy and contract claims (line 4.1)	6			
7 Accident and health policy and contract claims (line 4.2)	7			
8 Policyholder's dividend and coupon accumulations (line 5)	8			
9 Premiums and annuity considerations received in advance less discount (line 9)	9			
10 Policyholder premiums (line 10.1)	10			
11 Guaranteed interest contracts (line 10.2)	11			
12 Other contract deposit funds (line 10.3).	12			
13 Surrender values on cancelled policies (line 11.1).	13			
14 Part of other amounts payable on reinsurance assumed (line 11.3)	14			
15 Part of aggregate write-ins for liabilities (line 25). (Only include items or amounts includable in "total insurance liabilities on U.S. business" as defined in section 842(b)(2)(B)(i))	15			
16 Separate accounts statement (line 27)	16			
17 Total insurance liabilities. Add lines 3 through 16	17			

SCHEDULE L Other Information (See instructions.)

	Yes	No		Yes	No
1 Check method of accounting: a <input type="checkbox"/> Accrual b <input type="checkbox"/> Other (specify)			b the total value of all classes of stock of the corporation? If "Yes," (1) Enter percentage owned ▶ (2) Enter owner's country ▶		
2 Check if the corporation is a: a <input type="checkbox"/> Legal reserve company—if checked: Kind of company: (1) <input type="checkbox"/> Stock (2) <input type="checkbox"/> Mutual Principal business: (1) <input type="checkbox"/> Life insurance (2) <input type="checkbox"/> Health and accident insurance b <input type="checkbox"/> Fraternal or assessment association c <input type="checkbox"/> Burial or other insurance company			The corporation may have to file Form 5472. (See page 15 for penalties that may apply.) Enter number of Forms 5472 attached ▶		
3 Enter the percentage that the total of the corporation's life insurance reserves (section 816(b)) plus unearned premiums and unpaid losses (whether or not ascertained) on noncancelable life, health or accident policies not included in life insurance reserves bears to the corporation's total reserves (section 816(c)) _____ %. Attach a schedule of the computation.			8 Was the corporation a U.S. shareholder of any controlled foreign corporation? (See sections 951 and 957.) If "Yes," attach Form 5471 for each such corporation. Enter number of Forms 5471 attached ▶		
4 Does the corporation have any variable annuity contracts outstanding?			9 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 account)? If "Yes," the corporation may have to file Form TD F 90-22.1.) If "Yes," enter the name of foreign country. ▶		
5 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).) . . . If "Yes," attach a schedule showing: a Name and identifying number; 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.			10 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 have to file Forms 926, 3520, or 3520-A.		
6 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.			11 Has the corporation elected to use its own payout pattern for discounting unpaid losses and unpaid loss adjustment expenses? . .		
a Is the corporation a subsidiary in an affiliated group or a parent-subsidiary controlled group?			12 Does the corporation discount any of the loss reserves shown on its annual statement? . .		
b Enter the name and identifying number of the parent corporation or other entity with 50% or more ownership ▶			13a Enter the total unpaid losses shown on the corporation's annual statement: (1) for the current year: \$ _____ (2) for the previous year: \$ _____		
c Enter percentage owned ▶			b Enter the total unpaid loss adjustment expenses shown on the corporation's annual statement: (1) for the current year: \$ _____ (2) for the previous year: \$ _____		
7 Did one foreign person at any time during the tax year own, directly or indirectly, at least 25% of: a the total voting power of all classes of stock of the corporation entitled to vote, or			14 If the corporation has a loss from operations for the tax year and is electing, under section 810(b)(3) to forgo the carryback period, check here ▶ <input type="checkbox"/>		

SCHEDULE M Reconciliation (See instructions.)