



QUARTERLY STATEMENT

As of September 30, 2007
of the Condition and Affairs of the

First Reliance Standard Life Insurance Company

NAIC Group Code.....0074, 0074 (Current Period) (Prior Period)	NAIC Company Code..... 71005	Employer's ID Number..... 13-3176850
Organized under the Laws of New York	State of Domicile or Port of Entry New York	Country of Domicile US
Incorporated/Organized..... June 16, 1983	Commenced Business..... October 1, 1984	
Statutory Home Office	590 Madison Avenue, 29th Floor..... New York NY 10022 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	590 Madison Avenue, 29th Floor..... New York NY 10022 <i>(Street and Number) (City or Town, State and Zip Code)</i>	212-303-8400 <i>(Area Code) (Telephone Number)</i>
Mail Address	590 Madison Avenue, 29th Floor..... New York NY 10022 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	590 Madison Avenue, 29th Floor..... New York NY 10022 <i>(Street and Number) (City or Town, State and Zip Code)</i>	212-303-8400 <i>(Area Code) (Telephone Number)</i>
Internet Website Address	N/A	
Statutory Statement Contact	Paul Van Haren <i>(Name)</i> paul.van.haren@rsli.com <i>(E-Mail Address)</i>	267-256-3664 <i>(Area Code) (Telephone Number) (Extension)</i> 267-256-3522 <i>(Fax Number)</i>
Policyowner Relations Contact	590 Madison Avenue, 29th Floor..... New York NY 10022 <i>(Street and Number) (City or Town, State and Zip Code)</i>	800-353-3986 <i>(Area Code) (Telephone Number) (Extension)</i>

OFFICERS

Name	Title	Name	Title
1. Lawrence Edmund Daurelle	President	2. Charles Thomas Denaro	Secretary
3. Thomas William Burghart	Treasurer	4. Rosemary Theresa Barton, ASA	Actuary

OTHER

Thomas William Burghart	Vice President	Warren Mark Cohen	Vice President
Chad William Coulter	Vice President	Charles Thomas Denaro	Vice President
Christopher Anthony Fazzini	Senior Vice President	Danny Ronald Green	Vice President
Daniel Joseph Falkenstein #	Vice President	Debra Glazer Staples	Vice President

DIRECTORS OR TRUSTEES

Thomas William Burghart	Lawrence Edmund Daurelle	Steven Andrew Hirsh	Harold Franz Ilg
Bernard Joseph Kilkelly	James Michael Litvack	James Norbert Meehan	Robert Rosenkranz
Nita Ione Savage	Donald Alan Sherman	Robert Michael Smith Jr.	Robert Floyd Wright

State of..... Pennsylvania
County of..... Philadelphia

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC *Annual Statement Instructions and Accounting Practices and Procedures* manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

(Signature)	(Signature)	(Signature)
Lawrence Edmund Daurelle	Charles Thomas Denaro	Thomas William Burghart
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Secretary	Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me

This 14th day of November, 2007

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

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL
LOIS A. CHAPLA, Notary Public
City of Philadelphia, Phila. County

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	106,483,761		106,483,761	100,851,367
2. Stocks:				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....			.0	
3. Mortgage loans on real estate:				
3.1 First liens.....			.0	
3.2 Other than first liens.....			.0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			.0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			.0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			.0	
5. Cash (\$.....1,061,034), cash equivalents (\$.....0) and short-term investments (\$.....9,107,288).....	10,168,322		10,168,322	12,121,287
6. Contract loans (including \$.....0 premium notes).....	25,351		25,351	25,351
7. Other invested assets.....			.0	
8. Receivables for securities.....			.0	
9. Aggregate write-ins for invested assets.....	.0	.0	.0	.0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	116,677,434	.0	116,677,434	112,998,005
11. Title Plants less \$.....0 charged off (for Title insurers only).....			.0	
12. Investment income due and accrued.....	1,050,649		1,050,649	1,064,250
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection.....	3,605,016	82,492	3,522,524	3,713,372
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	14,070		14,070	24,237
13.3 Accrued retrospective premiums.....			.0	
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers.....	1,055,944		1,055,944	1,507,090
14.2 Funds held by or deposited with reinsured companies.....			.0	
14.3 Other amounts receivable under reinsurance contracts.....			.0	
15. Amounts receivable relating to uninsured plans.....			.0	
16.1 Current federal and foreign income tax recoverable and interest thereon.....			.0	
16.2 Net deferred tax asset.....	1,848,447	1,408,077	440,370	429,602
17. Guaranty funds receivable or on deposit.....			.0	
18. Electronic data processing equipment and software.....			.0	
19. Furniture and equipment, including health care delivery assets (\$.....0).....	34,712	34,712	.0	
20. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
21. Receivables from parent, subsidiaries and affiliates.....	3,611,315		3,611,315	288,948
22. Health care (\$.....0) and other amounts receivable.....			.0	
23. Aggregate write-ins for other than invested assets.....	252,924	252,924	.0	.0
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 through 23).....	128,150,511	1,778,205	126,372,306	120,025,504
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
26. TOTALS (Lines 24 and 25).....	128,150,511	1,778,205	126,372,306	120,025,504

DETAILS OF WRITE-INS

0901.....			.0	
0902.....			.0	
0903.....			.0	
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.0	.0	.0	.0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.0	.0	.0	.0
2301. Prepaid pension costs and other expenses and suspense debits.....	252,924	252,924	.0	
2302.....			.0	
2303.....			.0	
2398. Summary of remaining write-ins for Line 23 from overflow page.....	.0	.0	.0	.0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....	252,924	252,924	.0	.0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....7,728,529 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	7,728,529	7,209,441
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	46,109,440	44,037,047
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....	688,241	274,415
4. Contract claims:		
4.1 Life.....	4,286,526	3,844,000
4.2 Accident and health.....	15,047,630	14,360,101
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid.....		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$.....0 Modco).....		
6.2 Dividends not yet apportioned (including \$.....0 Modco).....		
6.3 Coupons and similar benefits (including \$.....0 Modco).....		
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....674 accident and health premiums.....	946	1,131
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including \$.....0 accident and health experience rating refunds.....		
9.3 Other amounts payable on reinsurance, including \$.....0 assumed and \$.....18,484 ceded.....	18,484	24,792
9.4 Interest Maintenance Reserve.....	1,011,295	1,082,514
10. Commissions to agents due or accrued - life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....		
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued.....	1,033,527	1,041,021
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes.....	(45,309)	175,078
15.1 Current federal and foreign income taxes, including \$.....365,449 on realized capital gains (losses).....	661,925	439,779
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by company as agent or trustee.....	778,924	529,482
18. Amounts held for agents' account, including \$.....33,081 agents' credit balances.....	33,081	22,522
19. Remittances and items not allocated.....	1,948,744	3,232,062
20. Net adjustment in assets and liabilities due to foreign exchange rates.....		
21. Liability for benefits for employees and agents if not included above.....		
22. Borrowed money \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve.....	496,488	440,747
24.2 Reinsurance in unauthorized companies.....		50,000
24.3 Funds held under reinsurance treaties with unauthorized reinsurers.....		
24.4 Payable to parent, subsidiaries and affiliates.....	3,378	6,500
24.5 Drafts outstanding.....	100,261	2,027,980
24.6 Liability for amounts held under uninsured plans.....		
24.7 Funds held under coinsurance.....		
24.8 Payable for securities.....		
24.9 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	3,349,209	3,902,615
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25).....	83,251,319	82,701,227
27. From Separate Accounts Statement.....		
28. Total Liabilities (Line 26 and 27).....	83,251,319	82,701,227
29. Common capital stock.....	2,000,000	2,000,000
30. Preferred capital stock.....		
31. Aggregate write-ins for other than special surplus funds.....	0	0
32. Surplus notes.....		
33. Gross paid in and contributed surplus.....	5,749,758	5,749,758
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	35,371,229	29,574,519
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	41,120,987	35,324,277
38. Totals of Lines 29, 30 and 37.....	43,120,987	37,324,277
39. Totals of Lines 28 and 38.....	126,372,306	120,025,504

DETAILS OF WRITE-INS

2501. Retained asset program liability to claimants and miscellaneous accounts payable.....	3,295,030	3,848,436
2502. Minimum pension liability adjustment.....	54,179	54,179
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	3,349,209	3,902,615
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0

SUMMARY OF OPERATIONS
(Excluding Unrealized Capital Gains and Losses)

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts.....	45,550,637	41,562,750	55,149,426
2. Considerations for supplementary contracts with life contingencies.....			
3. Net investment income.....	3,574,600	3,531,025	4,660,212
4. Amortization of Interest Maintenance Reserve (IMR).....	64,766	83,160	109,790
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....			
6. Commissions and expense allowances on reinsurance ceded.....	35,843	32,532	44,805
7. Reserve adjustments on reinsurance ceded.....			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....			
8.2 Charges and fees for deposit-type contracts.....			
8.3 Aggregate write-ins for miscellaneous income.....	0	0	0
9. Totals (Lines 1 to 8.3).....	49,225,846	45,209,467	59,964,233
10. Death benefits.....	12,426,181	12,635,856	16,575,507
11. Matured endowments (excluding guaranteed annual pure endowments).....			
12. Annuity benefits.....	22,553	21,986	27,747
13. Disability benefits and benefits under accident and health contracts.....	13,760,417	11,983,597	16,107,417
14. Coupons, guaranteed annual pure endowments and similar benefits.....			
15. Surrender benefits and withdrawals for life contracts.....	953	3,602	10,872
16. Group conversions.....			
17. Interest and adjustments on contract or deposit-type contract funds.....	222,420	176,771	230,754
18. Payments on supplementary contracts with life contingencies.....			
19. Increase in aggregate reserves for life and accident and health contracts.....	2,591,481	3,865,923	3,581,054
20. Totals (Lines 10 to 19).....	29,024,005	28,687,735	36,533,351
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	4,456,966	4,239,517	5,525,145
22. Commissions and expense allowances on reinsurance assumed.....	21,354	26,091	33,256
23. General insurance expenses.....	5,424,998	4,959,496	6,727,144
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	1,438,451	1,240,848	1,596,036
25. Increase in loading on deferred and uncollected premiums.....	(151,564)	8,790	21,816
26. Net transfers to or (from) Separate Accounts net of reinsurance.....			
27. Aggregate write-ins for deductions.....	0	0	0
28. Totals (Lines 20 to 27).....	40,214,210	39,162,477	50,436,748
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	9,011,636	6,046,990	9,527,485
30. Dividends to policyholders.....			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	9,011,636	6,046,990	9,527,485
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	2,715,801	1,625,146	2,645,687
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	6,295,835	4,421,844	6,881,798
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....(3,474) (excluding taxes of \$.....(3,474) transferred to the IMR).....			
35. Net income (Line 33 plus Line 34).....	6,295,835	4,421,844	6,881,798
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year.....	37,324,277	32,345,335	32,345,335
37. Net income (Line 35).....	6,295,835	4,421,844	6,881,798
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0.....			
39. Change in net unrealized foreign exchange capital gain (loss).....			
40. Change in net deferred income tax.....	75,575	36,787	(31,760)
41. Change in nonadmitted assets and related items.....	(68,959)	138,814	124,384
42. Change in liability for reinsurance in unauthorized companies.....	50,000		(50,000)
43. Change in reserve on account of change in valuation basis, (increase) or decrease.....			
44. Change in asset valuation reserve.....	(55,741)	(54,275)	(35,780)
45. Change in treasury stock.....			
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....			
47. Other changes in surplus in Separate Accounts Statement.....			
48. Change in surplus notes.....			
49. Cumulative effect of changes in accounting principles.....			
50. Capital changes:			
50.1 Paid in.....			
50.2 Transferred from surplus (Stock Dividend).....			
50.3 Transferred to surplus.....			
51. Surplus adjustment:			
51.1 Paid in.....			
51.2 Transferred to capital (Stock Dividend).....			
51.3 Transferred from capital.....			
51.4 Change in surplus as a result of reinsurance.....			
52. Dividends to stockholders.....	(500,000)	(500,000)	(2,000,000)
53. Aggregate write-ins for gains and losses in surplus.....	0	0	90,300
54. Net change in capital and surplus (Lines 37 through 53).....	5,796,710	4,043,170	4,978,942
55. Capital and surplus as of statement date (Lines 36 + 54).....	43,120,987	36,388,505	37,324,277

DETAILS OF WRITE-INS

08.301.			
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	0	0	0
2701.			
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	0	0	0
5301. Minimum pension liability adjustment.....			90,300
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....	0	0	90,300

CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	45,903,031	54,981,889
2. Net investment income.....	3,701,159	4,594,754
3. Miscellaneous income.....	35,843	44,805
4. Total (Lines 1 through 3).....	49,640,033	59,621,448
5. Benefit and loss related payments.....	24,799,155	33,809,019
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	11,569,661	13,685,628
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	2,490,181	1,740,818
10. Total (Lines 5 through 9).....	38,858,997	49,235,465
11. Net cash from operations (Line 4 minus Line 10).....	10,781,036	10,385,983
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	2,080,656	10,929,002
12.2 Stocks.....		2,000,000
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	2,080,656	12,929,002
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	7,835,925	25,599,995
13.2 Stocks.....		
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		1,148,815
13.7 Total investments acquired (Lines 13.1 to 13.6).....	7,835,925	26,748,810
14. Net increase (decrease) in contract loans and premium notes.....		7,065
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(5,755,269)	(13,826,873)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....		
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	361,659	
16.5 Dividends to stockholders.....	500,000	2,000,000
16.6 Other cash provided (applied).....	(6,840,391)	2,379,696
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(6,978,732)	379,696
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	(1,952,965)	(3,061,194)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	12,121,287	15,182,481
19.2 End of period (Line 18 plus Line 19.1).....	10,168,322	12,121,287

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001		
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EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life.....			
2. Ordinary life insurance.....	29,056	36,918	134,796
3. Ordinary individual annuities.....			
4. Credit life (group and individual).....			
5. Group life insurance.....	18,794,692	20,290,680	26,449,897
6. Group annuities.....			
7. A&H - group.....	29,569,510	24,635,196	33,033,835
8. A&H - credit (group and individual).....			
9. A&H - other.....	4,917	4,277	4,685
10. Aggregate of all other lines of business.....	.0	.0	.0
11. Subtotal.....	48,398,175	44,967,071	59,623,213
12. Deposit-type contracts.....			
13. Total.....	48,398,175	44,967,071	59,623,213

DETAILS OF WRITE-INS

1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page.....	.0	.0	.0
1099. Total (Lines 1001 thru 1003 plus 1098) (Line 10 above).....	.0	.0	.0

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES
No significant change.
2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS
No significant change.
3. BUSINESS COMBINATIONS AND GOODWILL
Not applicable.
4. DISCONTINUED OPERATIONS
Not applicable.
5. INVESTMENTS
No significant change.
6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES
Not applicable.
7. INVESTMENT INCOME
Not applicable.
8. DERIVATIVE INSTRUMENTS
Not applicable.
9. INCOME TAXES
No significant change.
10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES
No significant change.
11. DEBT
Not applicable.
12. RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS
No significant change.
13. CAPITAL AND SURPLUS, SHAREHOLDERS' DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS
No significant change.
14. CONTINGENCIES
No significant change.
15. LEASES
No significant change.
16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK
Not applicable.
17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES
Not applicable.
18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS
Not applicable.

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MGA'S AND TPA'S
No significant change.
20. SEPTEMBER 11 EVENTS
No significant change.
21. OTHER ITEMS
No significant change.
22. EVENTS SUBSEQUENT
Not applicable.
23. REINSURANCE
No significant change.
24. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION
Not applicable.
25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES
Not applicable.
26. INTERCOMPANY POOLING ARRANGEMENTS
Not applicable.
27. STRUCTURED SETTLEMENTS
Not applicable.
28. HEALTH CARE RECEIVABLES
Not applicable.
29. PARTICIPATING POLICIES
Not applicable.
30. PREMIUM DEFICIENCY RESERVES
Not applicable.
31. RESERVES FOR LIFE CONTRACTS AND DEPOSIT-TYPE CONTRACTS
No significant change.
32. ANALYSIS OF ANNUITY ACTUARIAL RESERVES AND DEPOSIT LIABILITIES BY WITHDRAWAL CHARACTERISTICS
Not applicable.
33. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED
No significant change.
34. SEPARATE ACCOUNTS
Not applicable.
35. LOSS/CLAIM ADJUSTMENT EXPENSES
No significant change.

First Reliance Standard Life Insurance Company SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

	States, Etc.	1 Is Insurer Licensed? (Yes or No)	Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Mem- bership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	7 Deposit-Type Contracts
			2 Life Insurance Premiums	3 Annuity Considerations				
1.	Alabama.....	AL	NO					0
2.	Alaska.....	AK	NO					0
3.	Arizona.....	AZ	NO					0
4.	Arkansas.....	AR	NO					0
5.	California.....	CA	NO					0
6.	Colorado.....	CO	NO					0
7.	Connecticut.....	CT	NO					0
8.	Delaware.....	DE	NO					0
9.	District of Columbia.....	DC	YES					0
10.	Florida.....	FL	NO					0
11.	Georgia.....	GA	NO					0
12.	Hawaii.....	HI	NO					0
13.	Idaho.....	ID	NO					0
14.	Illinois.....	IL	NO					0
15.	Indiana.....	IN	NO					0
16.	Iowa.....	IA	NO					0
17.	Kansas.....	KS	NO					0
18.	Kentucky.....	KY	NO					0
19.	Louisiana.....	LA	NO					0
20.	Maine.....	ME	NO					0
21.	Maryland.....	MD	NO					0
22.	Massachusetts.....	MA	NO					0
23.	Michigan.....	MI	NO					0
24.	Minnesota.....	MN	NO					0
25.	Mississippi.....	MS	NO					0
26.	Missouri.....	MO	NO					0
27.	Montana.....	MT	NO					0
28.	Nebraska.....	NE	NO					0
29.	Nevada.....	NV	NO					0
30.	New Hampshire.....	NH	NO					0
31.	New Jersey.....	NJ	NO					0
32.	New Mexico.....	NM	NO					0
33.	New York.....	NY	YES	19,046,397	29,764,343		48,810,740	
34.	North Carolina.....	NC	NO					0
35.	North Dakota.....	ND	NO					0
36.	Ohio.....	OH	NO					0
37.	Oklahoma.....	OK	NO					0
38.	Oregon.....	OR	NO					0
39.	Pennsylvania.....	PA	NO					0
40.	Rhode Island.....	RI	NO					0
41.	South Carolina.....	SC	NO					0
42.	South Dakota.....	SD	NO					0
43.	Tennessee.....	TN	NO					0
44.	Texas.....	TX	NO					0
45.	Utah.....	UT	NO					0
46.	Vermont.....	VT	NO					0
47.	Virginia.....	VA	NO					0
48.	Washington.....	WA	NO					0
49.	West Virginia.....	WV	NO					0
50.	Wisconsin.....	WI	NO					0
51.	Wyoming.....	WY	NO					0
52.	American Samoa.....	AS	NO					0
53.	Guam.....	GU	NO					0
54.	Puerto Rico.....	PR	NO					0
55.	US Virgin Islands.....	VI	NO					0
56.	Northern Mariana Islands.....	MP	NO					0
57.	Canada.....	CN	NO					0
58.	Aggregate Other Alien.....	OT	XXX	0	0	0		0
59.	Subtotal.....	(a).....	2	19,046,397	29,764,343	0	48,810,740	0
90.	Reporting entity contributions for employee benefit plans.....	XXX						0
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX						0
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX						0
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX						0
94.	Aggregate other amounts not allocable by State.....	XXX		0	0	0		0
95.	Totals (Direct Business).....	XXX		19,046,397	29,764,343	0	48,810,740	0
96.	Plus Reinsurance Assumed.....	XXX			109,166		109,166	
97.	Totals (All Business).....	XXX		19,046,397	29,873,509	0	48,919,906	0
98.	Less Reinsurance Ceded.....	XXX		1,387,386	1,629,489		3,016,875	
99.	Totals (All Business) less Reinsurance Ceded.....	XXX		17,659,011	28,244,020	0	45,903,031	0

DETAILS OF WRITE-INS

5801.	.....	XXX						0
5802.	.....	XXX						0
5803.	.....	XXX						0
5898.	Summary of remaining write-ins for line 58 from overflow page.....	XXX		0	0	0		0
5899.	Total (Lines 5801 thru 5803 plus 5898) (Line 58 above).....	XXX		0	0	0		0
9401.	.....	XXX						0
9402.	.....	XXX						0
9403.	.....	XXX						0
9498.	Summary of remaining write-ins for line 94 from overflow page.....	XXX		0	0	0		0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX		0	0	0		0

(a) Insert the number of yes responses except for Canada and Other Alien.