



QUARTERLY STATEMENT

As of September 30, 2010
of the Condition and Affairs of the

Reliance Standard Life Insurance Company

NAIC Group Code.....0074, 0074 (Current Period) (Prior Period)	NAIC Company Code..... 68381	Employer's ID Number..... 36-0883760
Organized under the Laws of Illinois Incorporated/Organized..... April 2, 1907	State of Domicile or Port of Entry Illinois Commenced Business..... April 15, 1907	Country of Domicile US
Statutory Home Office	111 South Wacker Drive, Suite 4400..... Chicago IL 60606-4410 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	2001 Market Street, Suite 1500..... Philadelphia PA 19103 <i>(Street and Number) (City or Town, State and Zip Code)</i>	267-256-3500 <i>(Area Code) (Telephone Number)</i>
Mail Address	2001 Market Street, Suite 1500..... Philadelphia PA 19103 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	2001 Market Street, Suite 1500..... Philadelphia PA 19103 <i>(Street and Number) (City or Town, State and Zip Code)</i>	267-256-3500 <i>(Area Code) (Telephone Number)</i>
Internet Web Site Address	www.reliancestandard.com	
Statutory Statement Contact	Paul Van Haren <i>(Name)</i> paul.van.haren@rsl.com <i>(E-Mail Address)</i>	267-256-3664 <i>(Area Code) (Telephone Number) (Extension)</i> 267-256-3522 <i>(Fax Number)</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, FSA, MAAA	Appointed Actuary

OTHER

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

DIRECTORS OR TRUSTEES

Lawrence Edmund Daurelle	Steven Andrew Hirsh	Harold Franz Iig	James Norbert Meehan
Philip Robert O'Connor	Robert Rosenkranz	Donald Alan Sherman	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)

Lawrence Edmund Daurelle

1. (Printed Name)

President

(Title)

(Signature)

Charles Thomas Denaro

2. (Printed Name)

Secretary

(Title)

(Signature)

Thomas William Burghart

3. (Printed Name)

Treasurer

(Title)

Subscribed and sworn to before me

This 12th day of November, 2010

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
NICOLE FULMORE, Notary Public
City of Philadelphia, Phila. County
My Commission Expires November 9, 2011

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.....	3,424,956,062		3,424,956,062	2,992,514,542
2. Stocks:				
2.1 Preferred stocks.....	13,062,859		13,062,859	13,545,761
2.2 Common stocks.....	61,283,162		61,283,162	95,121,530
3. Mortgage loans on real estate:				
3.1 First liens.....	18,911,769		18,911,769	59,516,599
3.2 Other than first liens.....			0	10,023,705
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).....	499	499	0	
4.3 Properties held for sale (less \$.....0 encumbrances).....	3,837,248		3,837,248	3,052,934
5. Cash (\$.....(574,448)), cash equivalents (\$.....0) and short-term investments (\$.....190,532,691).....	189,958,243		189,958,243	257,257,145
6. Contract loans (including \$.....0 premium notes).....	217,736		217,736	202,652
7. Derivatives.....	1,595,647		1,595,647	1,638,009
8. Other invested assets.....	157,424,376	1,346,846	156,077,530	126,730,423
9. Receivables for securities.....	29,976,646	53,196	29,923,450	17,692,311
10. Aggregate write-ins for invested assets.....	0	0	0	0
11. Subtotals, cash and invested assets (Lines 1 to 10).....	3,901,224,247	1,400,541	3,899,823,706	3,577,295,611
12. Title plants less \$.....0 charged off (for Title insurers only).....			0	
13. Investment income due and accrued.....	30,425,171		30,425,171	27,841,243
14. Premiums and considerations:				
14.1 Uncollected premiums and agents' balances in the course of collection.....	57,232,095	908,580	56,323,515	61,007,230
14.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	197,361		197,361	255,395
14.3 Accrued retrospective premiums.....			0	
15. Reinsurance:				
15.1 Amounts recoverable from reinsurers.....	6,520,315		6,520,315	5,471,515
15.2 Funds held by or deposited with reinsured companies.....			0	
15.3 Other amounts receivable under reinsurance contracts.....	2,427,169		2,427,169	4,548,834
16. Amounts receivable relating to uninsured plans.....			0	
17.1 Current federal and foreign income tax recoverable and interest thereon.....	7,461,547		7,461,547	11,244,028
17.2 Net deferred tax asset.....	88,441,061	66,484,367	21,956,694	18,790,891
18. Guaranty funds receivable or on deposit.....	306,960		306,960	340,464
19. Electronic data processing equipment and software.....	4,832,947	3,689,910	1,143,037	1,025,634
20. Furniture and equipment, including health care delivery assets (\$.....0).....	4,026,137	4,026,137	0	
21. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
22. Receivables from parent, subsidiaries and affiliates.....			0	
23. Health care (\$.....0) and other amounts receivable.....			0	
24. Aggregate write-ins for other than invested assets.....	7,244,064	7,244,064	0	0
25. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 11 through 24).....	4,110,339,074	83,753,599	4,026,585,475	3,707,820,845
26. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	117,321,375		117,321,375	113,489,286
27. Total (Lines 25 and 26).....	4,227,660,449	83,753,599	4,143,906,850	3,821,310,131

DETAILS OF WRITE-INS

1001.....			0	
1002.....			0	
1003.....			0	
1098. Summary of remaining write-ins for Line 10 from overflow page.....	0	0	0	0
1099. Totals (Lines 1001 thru 1003 plus 1098) (Line 10 above).....	0	0	0	0
2401. Prepaid pension costs and other expenses and suspense debits.....	6,936,563	6,936,563	0	
2402. Other assets nonadmitted.....	307,501	307,501	0	
2403.....			0	
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	7,244,064	7,244,064	0	0

Statement as of September 30, 2010 of the **Reliance Standard Life Insurance Company**
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....1,717,062,106 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	1,717,062,106	1,515,995,491
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	760,753,339	744,767,326
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....	101,547,150	103,694,102
4. Contract claims:		
4.1 Life.....	47,409,716	52,347,176
4.2 Accident and health.....	451,330,349	435,263,597
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 \$.....177,312 accident and health premiums.....	183,660	358,552
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 \$.....174,496 assumed and \$.....699,203 ceded.....	873,699	5,018,634
9.4 Interest Maintenance Reserve.....	28,383,390	19,574,415
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.....	26,049,659	36,444,792
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....	(150,938)	(146,449)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes.....	65,722	1,181,317
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....		
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by company as agent or trustee.....	4,053,234	3,310,418
18. Amounts held for agents' account, including \$.....3,175,209 agents' credit balances.....	3,175,209	2,586,647
19. Remittances and items not allocated.....	36,809,537	32,267,255
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 \$.....55,000,000 and interest thereon \$.....342,146.....	55,342,146	55,342,146
23. Dividends to stockholders declared and unpaid.....		44,740,000
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve.....	23,231,757	19,420,012
24.02 Reinsurance in unauthorized companies.....		
24.03 Funds held under reinsurance treaties with unauthorized reinsurers.....		51,968
24.04 Payable to parent, subsidiaries and affiliates.....	2,672,678	719,084
24.05 Drafts outstanding.....		
24.06 Liability for amounts held under uninsured plans.....		
24.07 Funds held under coinsurance.....		
24.08 Derivatives.....		
24.09 Payable for securities.....	74,129,718	8,134,736
24.10 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	85,755,548	85,740,176
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	3,418,677,679	3,166,811,395
27. From Separate Accounts statement.....	117,321,465	113,489,375
28. Total liabilities (Lines 26 and 27).....	3,535,999,144	3,280,300,770
29. Common capital stock.....	6,003,113	6,003,113
30. Preferred capital stock.....	50,000,000	50,000,000
31. Aggregate write-ins for other than special surplus funds.....	0	0
32. Surplus notes.....	45,630,625	46,445,903
33. Gross paid in and contributed surplus.....	124,950,189	110,724,189
34. Aggregate write-ins for special surplus funds.....	7,431,446	6,959,896
35. Unassigned funds (surplus).....	373,892,333	320,876,260
36. Less treasury stock, at cost:		
36.10.000 shares common (value included in Line 29 \$.....0).....		
36.20.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	551,904,593	485,006,248
38. Totals of Lines 29, 30 and 37.....	607,907,706	541,009,361
39. Totals of Lines 28 and 38.....	4,143,906,850	3,821,310,131

DETAILS OF WRITE-INS

2501. Retained assets program liability to claimants and other miscellaneous liabilities.....	79,435,081	79,419,709
2502. Minimum pension liability adjustment.....	6,320,467	6,320,467
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).....	85,755,548	85,740,176
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. Change in accounting method - SSAP 10R.....	7,431,446	6,959,896
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).....	7,431,446	6,959,896

SUMMARY OF OPERATIONS

	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.....	839,982,446	967,718,125	1,212,870,311
2. Considerations for supplementary contracts with life contingencies.....	411,755	234,625	512,926
3. Net investment income.....	154,219,362	140,510,577	188,193,185
4. Amortization of Interest Maintenance Reserve (IMR).....	2,366,896	1,123,954	1,809,624
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....			
6. Commissions and expense allowances on reinsurance ceded.....	1,538,252	2,025,584	2,815,744
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.....	1,344,718	1,135,242	1,565,196
8.2 Charges and fees for deposit-type contracts.....			
8.3 Aggregate write-ins for miscellaneous income.....	1,243,341	1,405,639	1,831,559
9. Totals (Lines 1 to 8.3).....	1,001,106,770	1,114,153,746	1,409,598,545
10. Death benefits.....	34,370,130	197,149,778	242,676,469
11. Matured endowments (excluding guaranteed annual pure endowments).....			
12. Annuity benefits.....	34,282,590	26,620,472	36,732,966
13. Disability benefits and benefits under accident and health contracts.....	319,855,074	302,630,880	392,432,091
14. Coupons, guaranteed annual pure endowments and similar benefits.....			
15. Surrender benefits and withdrawals for life contracts.....	70,619,955	80,349,173	112,687,125
16. Group conversions.....			
17. Interest and adjustments on contract or deposit-type contract funds.....	7,317,319	8,291,766	11,212,159
18. Payments on supplementary contracts with life contingencies.....	1,227,189	1,241,593	1,725,608
19. Increase in aggregate reserves for life and accident and health contracts.....	217,052,216	189,872,771	203,654,528
20. Totals (Lines 10 to 19).....	684,724,473	806,156,433	1,001,120,946
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	92,495,749	86,243,675	111,659,710
22. Commissions and expense allowances on reinsurance assumed.....	1,989,143	1,430,722	2,338,910
23. General insurance expenses.....	101,565,894	97,789,275	136,208,904
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	20,169,261	20,094,658	26,404,249
25. Increase in loading on deferred and uncollected premiums.....	(2,643,812)	(619,075)	605,694
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	(2,687)	(3,308)	(4,219)
27. Aggregate write-ins for deductions.....	0	(302,555)	(302,555)
28. Totals (Lines 20 to 27).....	898,298,021	1,010,789,825	1,278,031,639
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	102,808,749	103,363,921	131,566,906
30. Dividends to policyholders.....			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	102,808,749	103,363,921	131,566,906
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	28,824,719	19,887,538	26,329,692
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).....	73,984,030	83,476,383	105,237,214
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....(6,017,777) (excluding taxes of \$.....6,017,777 transferred to the IMR).....	(23,324,463)	(100,681,771)	(134,298,319)
35. Net income (Line 33 plus Line 34).....	50,659,567	(17,205,388)	(29,061,105)
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year.....	541,009,361	511,717,829	511,717,829
37. Net income (Line 35).....	50,659,567	(17,205,388)	(29,061,105)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....3,029,474.....	3,949,573	6,459,464	16,219,306
39. Change in net unrealized foreign exchange capital gain (loss).....	308	773,508	773,505
40. Change in net deferred income tax.....	967,965	12,480,805	4,896,783
41. Change in nonadmitted assets.....	4,810,405	(14,521,490)	(11,945,242)
42. Change in liability for reinsurance in unauthorized companies.....			
43. Change in reserve on account of change in valuation basis, (increase) or decrease.....			
44. Change in asset valuation reserve.....	(3,811,745)	1,628,802	2,184,966
45. Change in treasury stock.....			
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....		6,962,416	6,962,416
47. Other changes in surplus in Separate Accounts Statement.....		(6,962,416)	(6,962,416)
48. Change in surplus notes.....	(815,278)	25,000,000	26,445,903
49. Cumulative effect of changes in accounting principles.....		7,596,617	7,596,617
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.....	14,226,000	50,000,000	50,000,000
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.....	(3,560,000)	(3,200,000)	(47,940,000)
53. Aggregate write-ins for gains and losses in surplus.....	471,550	0	10,120,799
54. Net change in capital and surplus (Lines 37 through 53).....	66,898,345	69,012,318	29,291,532
55. Capital and surplus as of statement date (Lines 36 + 54).....	607,907,706	580,730,147	541,009,361

DETAILS OF WRITE-INS

08.301. Miscellaneous income.....	1,243,341	1,405,639	1,831,559
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).....	1,243,341	1,405,639	1,831,559
2701. Reserve adjustments on reinsurance assumed.....		(302,555)	(302,555)
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	(302,555)	(302,555)
5301. Change in accounting method - SSAP 10R.....	471,550		6,959,896
5302. Minimum pension liability adjustment.....			3,160,903
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).....	471,550	0	10,120,799

CASH FLOW

	1 Current Year to Date	2 Prior Year To Date	3 Prior Year Ended December 31
CASH FROM OPERATIONS			
1. Premiums collected net of reinsurance.....	847,604,871	956,960,165	1,209,676,011
2. Net investment income.....	120,081,124	125,675,713	158,489,679
3. Miscellaneous income.....	4,121,831	4,547,037	6,238,954
4. Total (Lines 1 through 3).....	971,807,826	1,087,182,915	1,374,404,644
5. Benefit and loss related payments.....	452,845,375	590,402,079	761,268,089
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	(2,678)	(3,391)	(4,320)
7. Commissions, expenses paid and aggregate write-ins for deductions.....	223,055,713	218,232,229	276,900,254
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	25,042,238	20,833,118	25,489,676
10. Total (Lines 5 through 9).....	700,940,648	829,464,035	1,063,653,699
11. Net cash from operations (Line 4 minus Line 10).....	270,867,178	257,718,880	310,750,945
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	829,694,985	569,995,278	756,691,619
12.2 Stocks.....	10,709,787	2,193,284	3,616,325
12.3 Mortgage loans.....	36,080,144	3,505,907	23,856,902
12.4 Real estate.....	941,955	5,584,355	5,584,354
12.5 Other invested assets.....	25,177,407	29,803,425	52,760,950
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		(3,254)	(2,993)
12.7 Miscellaneous proceeds.....	(9,231,139)	10,268,464	(6,400,430)
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	893,373,139	621,347,459	836,106,727
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	1,229,726,715	783,597,629	1,114,344,955
13.2 Stocks.....	18,750		1,114,752
13.3 Mortgage loans.....	7,800,130	13,678,345	19,516,613
13.4 Real estate.....			
13.5 Other invested assets.....	42,429,493	57,805,354	67,776,256
13.6 Miscellaneous applications.....	(60,974,216)	(34,192,244)	4,195,638
13.7 Total investments acquired (Lines 13.1 to 13.6).....	1,219,000,872	820,889,084	1,206,948,214
14. Net increase (decrease) in contract loans and premium notes.....		21,427	51,740
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(325,627,733)	(199,563,052)	(370,893,227)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes.....		25,000,000	25,000,000
16.2 Capital and paid in surplus, less treasury stock.....		50,000,000	50,000,000
16.3 Borrowed funds.....	(3,079,312)	(3,079,312)	(4,105,750)
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	(7,794,419)	(38,070,646)	(34,925,044)
16.5 Dividends to stockholders.....	3,560,000	3,200,000	3,200,000
16.6 Other cash provided (applied).....	1,895,384	(11,019,212)	(3,771,862)
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	(12,538,347)	19,630,830	28,997,344
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).....	(67,298,902)	77,786,658	(31,144,938)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	257,257,145	288,402,083	288,402,083
19.2 End of period (Line 18 plus Line 19.1).....	189,958,243	366,188,741	257,257,145
Note: Supplemental disclosures of cash flow information for non-cash transactions:			
20.0001 Real estate acquired in satisfaction of debt.....	2,137,500	22,987,534	2,734,930
20.0002 Other long-term invested assets acquired in satisfaction of debt.....	5,428,711		32,320,105
20.0003 Common stock distributed to parent as dividend.....	44,300,000		

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.....	4,377,100	4,466,259	6,693,189
3. Ordinary individual annuities.....	199,400,614	171,910,701	186,012,304
4. Credit life (group and individual).....			
5. Group life insurance.....	287,482,939	296,189,284	388,945,974
6. Group annuities.....	71,767,235	61,156,171	63,721,914
7. A&H - group.....	447,463,054	454,289,977	609,458,412
8. A&H - credit (group and individual).....			
9. A&H - other.....	133,759	113,853	157,832
10. Aggregate of all other lines of business.....	.0	.0	.0
11. Subtotal.....	1,010,624,701	988,126,245	1,254,989,625
12. Deposit-type contracts.....			
13. Total.....	1,010,624,701	988,126,245	1,254,989,625

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

A. Accounting Practices

The accompanying financial statements of Reliance Standard Life Insurance Company (the "Company") have been prepared in conformity with statutory accounting practices ("SAP") as set forth in the National Association of Insurance Commissioners ("NAIC") *Accounting Practices and Procedures* manuals and the NAIC *Annual Statement Instructions* manuals and with accounting practices prescribed by the State of Illinois.

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

No significant change.

3. BUSINESS COMBINATIONS AND GOODWILL

Not applicable.

4. DISCONTINUED OPERATIONS

Not applicable.

5. INVESTMENTS

D. Loan Backed Securities

(2) Prepayment assumptions for single class and multi-class mortgage-backed and asset backed securities were obtained from broker-dealer survey values or internal estimates. These assumptions are consistent with the current interest rate environment. The prospective adjustment method is used to value all securities.

(4), (5) The Company did not experience any other-than-temporary impairments based on the Company's intent to sell or inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis. Other-than-temporary impairments classified on the basis that the present value of cash flows expected to be collected is less than the amortized cost basis of the security are presented in the table below:

Impairment Date	CUSIP	Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized OTTI	Amortized Cost After OTTI	Fair Value
03/31/2010	000780HN9	\$ 480,650	\$ 439,508	\$ (60,635)	\$ 439,508	\$ 320,865
03/31/2010	03072SQY4	870,555	162,090	(703,417)	162,090	128,796
03/31/2010	04542BNA6	321,758	223,401	(98,357)	223,401	192,819
03/31/2010	058931BT2	134,851	99,182	(35,207)	99,182	89,273
03/31/2010	05948KTR0	248,318	186,525	(120,215)	186,525	160,151
03/31/2010	05948KVG1	307,692	222,363	(31,585)	222,363	318,928
03/31/2010	05950GBT9	52,105	17,130	(12,094)	17,130	40,010
03/31/2010	059511BC8	476,167	321,810	(154,356)	321,810	280,623
03/31/2010	059513EG2	230,554	162,710	(66,641)	162,710	56,148
03/31/2010	059513EJ6	28,269	20,166	(8,058)	20,166	18,416
03/31/2010	07386HL66	4,850,477	4,109,850	(318,971)	4,109,850	2,926,295
03/31/2010	12544ABT1	56,687	20,679	(35,441)	20,679	17,778
03/31/2010	12544TAW4	46,779	17,837	(28,903)	17,837	16,225
03/31/2010	12566RAM3	180,903	140,457	(9,787)	140,457	170,514
03/31/2010	12566RAN1	43,247	5,699	(12,853)	5,699	15,595
03/31/2010	126378AL2	5,203,716	5,136,760	(14,171)	5,136,760	3,826,168
03/31/2010	12666RAK6	76,007	59,743	(16,264)	59,743	40,648
03/31/2010	126685CZ7	2,078,068	1,823,214	(115,446)	1,823,214	1,416,132
03/31/2010	12668XAB1	2,502,429	2,304,047	(53,207)	2,304,047	1,532,022
03/31/2010	126694PA0	215,398	138,551	(25,448)	138,551	189,109
03/31/2010	126694PB8	78,423	32,099	(46,187)	32,099	29,248

NOTES TO FINANCIAL STATEMENTS

Impairment Date	CUSIP	Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized OTTI	Amortized Cost After OTTI	Fair Value
03/31/2010	12669FG23	399,705	161,099	(251,192)	161,099	113,000
03/31/2010	12669GYG0	154,248	124,090	(29,518)	124,090	107,568
03/31/2010	17025LAN8	513,070	374,960	(145,571)	374,960	129,708
03/31/2010	172973X87	1,104,241	238,316	(890,846)	238,316	194,064
03/31/2010	17307G4H8	951,294	815,705	(21,535)	815,705	736,797
03/31/2010	17307GPK8	14,781	12,803	(1,978)	12,803	11,273
03/31/2010	22544QAT6	108,413	10,279	(98,134)	10,279	8,610
03/31/2010	32051GRM9	726,335	403,485	(318,654)	403,485	230,145
03/31/2010	32052LAU7	396,695	223,052	(172,447)	223,052	185,165
03/31/2010	36242DK44	27,685	8,406	(8,553)	8,406	7,750
03/31/2010	36246LAT8	248,657	227,749	(20,908)	227,749	160,181
03/31/2010	43718VAA2	382,661	21,823	(168)	21,823	85,835
03/31/2010	45660NYA7	174,619	151,146	(11,356)	151,146	88,695
03/31/2010	466247UE1	271,352	237,556	(33,342)	237,556	104,844
03/31/2010	466247WW9	246,631	232,300	(14,005)	232,300	178,363
03/31/2010	466247ZJ5	15,748	1,281	(607)	1,281	1,252
03/31/2010	46628UAG3	188,311	117,339	(62,411)	117,339	123,253
03/31/2010	46630VAU6	291,002	39,346	(262,624)	39,346	36,029
03/31/2010	46631BAU9	59,344	1,077	(53,214)	1,077	6,130
03/31/2010	46631NCR8	9,881,697	9,017,792	(660,331)	9,017,792	8,788,988
03/31/2010	46632MAG5	383,026	267,492	(115,534)	267,492	243,608
03/31/2010	617453AG0	29,690	13,419	(115,596)	13,419	9,949
03/31/2010	617453AH8	127,228	10,731	(169,253)	10,731	9,482
03/31/2010	61750YAB5	4,985,789	4,928,190	(57,599)	4,928,190	3,094,466
03/31/2010	69335YAL0	459,220	352,644	(107,604)	352,644	158,427
03/31/2010	760985XZ9	909,320	643,074	(236,979)	643,074	241,226
03/31/2010	76110HPZ6	1,285,578	1,170,996	(124,124)	1,170,996	817,568
03/31/2010	76111XA78	41,188	27,549	(13,639)	27,549	24,236
03/31/2010	76116LDQ4	59,181	29,610	(29,456)	29,610	27,280
03/31/2010	81378AAC5	983,475	780,776	(343,877)	780,776	105,096
03/31/2010	863576CX0	243,499	124,991	(118,187)	124,991	113,554
03/31/2010	87222EAC2	3,473,694	3,454,213	(19,481)	3,454,213	2,531,233
03/31/2010	92922FQ92	1,382,456	262,682	(1,119,212)	262,682	191,098
03/31/2010	929766T52	105,231	74,509	(30,722)	74,509	61,258
03/31/2010	929766T78	94,716	68,978	(25,738)	68,978	54,082
03/31/2010	933634AT4	137,922	143,276	(16,710)	143,276	113,474
03/31/2010	933637AQ3	50,305	37,394	(12,906)	37,394	33,837
03/31/2010	94981FAR3	32,402	9,922	(8,377)	9,922	9,328
03/31/2010	94981UAN9	165,565	60,091	(104,815)	60,091	51,131
03/31/2010	94983SBB7	100,978	45,163	(50,005)	45,163	38,836
03/31/2010	94984HAW5	100,069	53,270	(45,784)	53,270	45,847
03/31/2010	94984RAF0	9,596	397	(2,162)	397	386
03/31/2010	94984SAN1	200,625	134,927	(51,769)	134,927	125,995
06/30/2010	000780HN9	439,508	354,619	(73,185)	354,619	293,539
06/30/2010	02148AAF3	5,371,422	4,758,693	(406,712)	4,758,693	4,155,624
06/30/2010	02148BAC8	6,823,627	6,512,806	(159,449)	6,512,806	5,241,854
06/30/2010	03072SQY4	167,139	132,009	(30,081)	132,009	115,907
06/30/2010	04542BNA6	223,401	190,060	(33,341)	190,060	173,099
06/30/2010	05946XGJ6	4,184,734	2,577,638	(1,530,088)	2,577,638	1,513,529
06/30/2010	05948KVG1	288,728	213,187	(1,287)	213,187	328,161
06/30/2010	05950GBT9	40,010	17,831	(5,332)	17,831	34,679
06/30/2010	059513EG2	162,710	151,006	(10,805)	151,006	59,498
06/30/2010	059513EJ6	20,166	13,378	(6,788)	13,378	13,256
06/30/2010	12544ABT1	20,679	-	(13,021)	-	-
06/30/2010	12544TAW4	17,837	-	(9,880)	-	-
06/30/2010	12566RAM3	170,514	120,709	(10,383)	120,709	159,554
06/30/2010	126378AL2	5,136,760	4,868,454	(194,927)	4,868,454	3,965,013
06/30/2010	12666RAK6	59,743	55,639	(4,104)	55,639	39,899
06/30/2010	1266734Y5	1,203,122	1,007,545	(217,089)	1,007,545	472,044
06/30/2010	126685CZ7	1,823,214	1,452,187	(189,908)	1,452,187	1,310,980
06/30/2010	12668VAC3	679,508	439,392	(183,895)	439,392	457,526

NOTES TO FINANCIAL STATEMENTS

Impairment Date	CUSIP	Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized OTTI	Amortized Cost After OTTI	Fair Value
06/30/2010	12668XAB1	2,304,047	2,105,612	(88,562)	2,105,612	1,790,524
06/30/2010	126694PA0	189,109	136,087	(52,515)	136,087	120,454
06/30/2010	126694PB8	32,099	1,726	(25,868)	1,726	1,653
06/30/2010	12669GYG0	124,090	92,767	(31,102)	92,767	85,022
06/30/2010	12670BAC3	2,024,033	1,505,695	(426,483)	1,505,695	1,493,473
06/30/2010	17025LAN8	374,960	278,526	(95,482)	278,526	121,226
06/30/2010	17307G4H8	815,705	689,004	(53,957)	689,004	658,840
06/30/2010	17307G4L9	12,357,190	11,608,822	(89,147)	11,608,822	9,752,691
06/30/2010	17307GPK8	12,803	11,532	(1,271)	11,532	10,679
06/30/2010	22544QAT6	10,279	-	(7,719)	-	2,561
06/30/2010	32051GRM9	403,485	300,561	(100,525)	300,561	215,596
06/30/2010	32052LAU7	223,052	168,095	(54,326)	168,095	148,336
06/30/2010	362341NJ4	408,651	204,764	(64,359)	204,764	364,795
06/30/2010	36246LAT8	227,749	189,809	(37,940)	189,809	139,705
06/30/2010	45660NYA7	151,146	116,231	(15,375)	116,231	135,263
06/30/2010	466247WW9	232,300	199,042	(32,952)	199,042	168,416
06/30/2010	46628BCE8	69,607	57,760	(11,802)	57,760	52,408
06/30/2010	46628UAG3	123,253	100,132	(17,664)	100,132	104,546
06/30/2010	46630VAU6	39,346	18,102	(21,243)	18,102	16,726
06/30/2010	46632MAG5	267,492	-	(111,636)	-	155,856
06/30/2010	52522QAE2	10,280,551	9,194,961	(827,432)	9,194,961	9,109,790
06/30/2010	61750YAB5	4,928,190	4,717,450	(210,740)	4,717,450	3,641,611
06/30/2010	749580AJ5	299,503	231,540	(68,238)	231,540	124,114
06/30/2010	760985K67	1,364,413	1,054,377	(306,829)	1,054,377	595,929
06/30/2010	76110HPZ6	1,170,996	1,150,704	(6,383)	1,150,704	920,454
06/30/2010	76110WZW9	56,693	37,144	(7,301)	37,144	32,118
06/30/2010	76111XA78	27,549	12,608	(6,050)	12,608	10,738
06/30/2010	863576CX0	124,991	95,570	(29,422)	95,570	83,870
06/30/2010	863579Y69	9,559,959	8,076,041	(1,119,496)	8,076,041	6,888,528
06/30/2010	86359AAY9	3,209,519	3,157,315	(219)	3,157,315	3,062,523
06/30/2010	87222EAC2	3,454,213	2,538,660	(915,553)	2,538,660	2,502,730
06/30/2010	929227UJ3	33,273	21,217	(11,148)	21,217	16,144
06/30/2010	92922FQ92	262,682	151,296	(111,074)	151,296	123,284
06/30/2010	929766T52	74,509	59,632	(14,877)	59,632	52,600
06/30/2010	929766T78	68,978	63,395	(5,584)	63,395	48,649
06/30/2010	933634AT4	121,120	88,535	(32,501)	88,535	92,458
06/30/2010	933637AQ3	37,394	29,582	(7,805)	29,582	28,380
06/30/2010	94981FAR3	9,922	2,789	(296)	2,789	2,672
06/30/2010	94981UAN9	60,091	52,707	(7,094)	52,707	45,146
06/30/2010	94984HAW5	53,270	-	(34,885)	-	-
09/30/2010	000780HN9	354,619	335,678	(5,036)	335,678	227,405
09/30/2010	02148BAC8	6,512,806	6,292,184	(88,249)	6,292,184	5,490,697
09/30/2010	04542BNA6	190,060	171,300	(18,760)	171,300	106,939
09/30/2010	058931BT2	95,271	82,220	(16,320)	40,584	40,584
09/30/2010	05946X2E2	10,000,000	9,941,048	(55,676)	9,941,048	8,213,820
09/30/2010	05946XGJ6	1,513,529	2,407,001	(152,414)	684,911	684,911
09/30/2010	05950GBT9	34,679	-	(16,223)	5	5
09/30/2010	059511BC8	321,810	-	(201,692)	120,118	120,118
09/30/2010	059513EG2	59,498	132,924	(17,260)	19,668	19,668
09/30/2010	059513EJ6	13,256	11,605	(1,774)	6,800	6,800
09/30/2010	12566RAM3	159,554	89,039	(8,526)	91,212	91,212
09/30/2010	12666RAK6	55,639	37,717	(17,922)	37,717	26,198
09/30/2010	126685CZ7	1,452,187	1,233,830	(66,423)	1,233,830	1,201,454
09/30/2010	126694PA0	120,454	33,580	(102,507)	33,580	25,883
09/30/2010	126694PB8	1,726	-	(922)	537	537
09/30/2010	12669GYG0	85,022	37,226	(47,497)	37,226	36,056
09/30/2010	17025LAN8	121,226	231,002	(46,761)	64,362	64,362
09/30/2010	172973X87	236,674	211,023	(20,220)	142,430	142,430
09/30/2010	17307GPK8	11,532	6,120	(852)	10,679	11,112
09/30/2010	32051GHE8	332,723	433,313	(148,933)	103,524	103,524
09/30/2010	32052LAU7	148,336	147,458	(20,115)	147,458	97,148
09/30/2010	466247RD7	169,016	230,156	(235,114)	39,724	39,724
09/30/2010	466247UE1	125,448	40,542	(176,352)	60,153	60,153
09/30/2010	466247WW9	168,416	133,931	(64,703)	133,931	92,767

NOTES TO FINANCIAL STATEMENTS

Impairment Date	CUSIP	Amortized		Present Value of Projected Cash Flows	Recognized OTTI	Amortized		Fair Value
		Cost Before Current Period OTTI	Cost			Cost After OTTI	Cost	
09/30/2010	46628BCE8	52,408		39,772	(17,870)	39,772		38,353
09/30/2010	46630VAU6	18,102		-	(6,176)	11,926		11,926
09/30/2010	46631BAU9	6,130		-	(920)	5,211		5,211
09/30/2010	46631NCR8	8,811,864		8,456,104	(149,713)	8,456,104		9,059,797
09/30/2010	46632MAG5	155,856		-	(3,231)	152,625		152,625
09/30/2010	525221EB9	865,748		863,096	(2,652)	863,096		751,410
09/30/2010	617453AG0	13,419		-	(9,733)	3,686		3,686
09/30/2010	617453AH8	10,731		-	(8,733)	1,998		1,998
09/30/2010	61750YAB5	4,717,450		4,622,774	(94,675)	4,622,774		4,247,976
09/30/2010	749228AJ1	4,358,790		4,240,125	(9,686)	4,240,125		3,616,582
09/30/2010	749580AJ5	124,114		103,948	(127,592)	57,150		57,150
09/30/2010	74958FAJ2	100,850		42	(95,862)	42		35
09/30/2010	760985XZ9	222,052		331,199	(238,432)	331,199		98,493
09/30/2010	761118MH8	69,535		34,424	(1,927)	56,556		56,556
09/30/2010	76116LDQ4	29,568		3,412	(13,319)	3,412		1,658
09/30/2010	83612QAH1	41,492		115,707	(871,240)	32,440		32,440
09/30/2010	863576CX0	95,570		37,214	(58,356)	37,214		19,899
09/30/2010	929227UJ3	21,217		7,474	(13,588)	7,474		4,097
09/30/2010	92922FQ92	151,296		81,316	(69,022)	81,316		38,004
09/30/2010	929766T52	52,600		11,886	(23,481)	36,151		36,151
09/30/2010	929766T78	48,649		-	(43,280)	20,114		20,114
09/30/2010	933637AQ3	29,582		7,267	(13,091)	7,267		7
09/30/2010	94981FAR3	2,789		-	(1,616)	1		1
09/30/2010	94981UAN9	52,707		18,788	(21,114)	18,788		9,578
09/30/2010	94983SBB7	26,234		-	(18,678)	85		85
09/30/2010	94984SAN1	108,168		62,896	(14,734)	62,896		59,996
09/30/2010	17307G4L9	12,166,303		11,091,989	(367,449)	11,642,296		10,054,370
09/30/2010	03072SQY4	137,058		101,841	(22,172)	114,885		109,836
09/30/2010	36246LAT8	189,809		-	(141,809)	48,000		48,000
09/30/2010	933634AT4	88,535		66,599	(43,979)	44,479		42,205
09/30/2010	000780KK1	449,385		425,578	(5,391)	425,578		226,305
09/30/2010	76111XA78	12,608		-	(2,682)	1		1
		\$ 187,935,429	\$ 165,105,010	\$ (20,129,750)	\$ 163,315,982	\$ 138,147,532		

- (6) The gross unrealized losses and fair value of loan backed securities aggregated by the length of time the individual securities have been in a continuous temporarily impaired position, are as follows:

Less Than 12 Months		More than 12 Months		Total	
Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
(dollars in thousands)					
<u>\$ 63,839</u>	<u>(\$2,725)</u>	<u>\$355,568</u>	<u>(\$82,942)</u>	<u>\$ 419,407</u>	<u>(\$85,667)</u>

- (7) Declines in the fair value of investments that are considered in the judgement of management to be other than temporary are reported as realized losses. Management evaluates, among other things, the financial position and prospects of the issuer, conditions in the issuer's industry and geographical area, liquidity of the investment, changes in the amount or timing of expected future cash flows from the investment and recent changes in the credit ratings of the issuer by a ratings agency to determine if and when a decline in the fair value of an investment below amortized cost is other than temporary. The length of time and extent to which the fair value of the investment is lower than its amortized cost, the Company's ability and intent to retain the investment to allow for anticipated recovery in the investment's fair value and whether the Company has made a decision to sell the investment are other factors also considered.

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

Not applicable.

7. INVESTMENT INCOME

Not applicable.

8. DERIVATIVE INSTRUMENTS

No significant change.

NOTES TO FINANCIAL STATEMENTS

9. INCOME TAXES

No significant change.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES

No significant change.

11. DEBT

No significant change.

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

M. On January 15, 2010, the Company paid an ordinary dividend to stockholders on its preferred stock totaling \$2,000,000. On January 15, 2010, the Company paid an ordinary dividend in property consisting of 2,000,000 shares of Class A Common Stock of the Company's ultimate parent, Delphi Financial Group, Inc., having an aggregate market value of \$44,300,000, to its direct parent, Reliance Standard Life Insurance Company of Texas. On July 15, 2010, the Company paid an ordinary dividend to stockholders on its preferred stock totaling \$2,000,000.

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 EXTINGUISHMENT 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. OTHER ITEMS

H. Subprime Mortgages

The Company generally characterizes its subprime mortgage underlying mortgage loans to borrowers with weighted average Fair Issac & Co., Inc. (FICO) credit scores below 650. Additionally, the weighted-average loan-to-value ratios (LTVs) of these loans are generally above 80.0%. As of September 30, 2010, the Company owned subprime residential mortgage-backed securities with a cost, book/adjusted carrying value and fair value of \$58,739,325, \$56,280,498 and \$58,107,718, respectively. Additionally, the Company had subprime exposure through other investments with a cost, book/adjusted carrying value and fair value of \$59,223,139, \$53,139,118, and \$58,967,311, respectively. During 2010, the Company recognized \$2,233,467 of other-than-temporary impairment losses on its subprime investments.

21. EVENTS SUBSEQUENT

Not applicable.

22. REINSURANCE

No significant change.

23. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION

Not applicable.

24. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

Not applicable.

25. INTERCOMPANY POOLING ARRANGEMENTS

Not applicable.

26. STRUCTURED SETTLEMENTS

Not applicable.

27. HEALTH CARE RECEIVABLES

Not applicable.

28. PARTICIPATING POLICIES

No significant change.

29. PREMIUM DEFICIENCY RESERVES

Not applicable.

30. RESERVES FOR LIFE CONTRACTS AND ANNUITY CONTRACTS

No significant change.

31. ANALYSIS OF ANNUITY ACTUARIAL RESERVES AND DEPOSIT TYPE LIABILITIES BY WITHDRAWAL CHARACTERISTICS

No significant change.

32. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

No significant change.

33. SEPARATE ACCOUNTS

No significant change.

34. LOSS/CLAIM ADJUSTMENT EXPENSES

No significant change.

Statement as of September 30, 2010 of the **Reliance Standard Life Insurance Company**
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

1	Direct Business Only						
	2	3	4	5	6	7	
							Life Insurance Premiums
States, Etc.	Active Status						
1. Alabama.....	AL	L	8,582,103	5,469	9,943,008	18,530,580	
2. Alaska.....	AK	L	924,456	681,320	1,165,672	2,771,448	
3. Arizona.....	AZ	L	3,433,081	8,666,066	4,260,767	16,359,914	
4. Arkansas.....	AR	L	1,600,725	2,276,265	4,988,658	8,865,648	
5. California.....	CA	L	35,645,855	18,157,559	59,398,954	113,202,368	
6. Colorado.....	CO	L	2,206,845	4,018,614	5,255,499	11,480,958	
7. Connecticut.....	CT	L	4,821,887	11,049,034	5,462,224	21,333,145	
8. Delaware.....	DE	L	3,331,206	831,636	3,426,086	7,588,928	
9. District of Columbia.....	DC	L	2,013,184	51,011	2,998,165	5,062,360	
10. Florida.....	FL	L	19,726,621	16,101,505	26,317,761	62,145,887	
11. Georgia.....	GA	L	14,485,848	2,973,407	21,795,985	39,255,240	
12. Hawaii.....	HI	L	19,880	262,050	203,135	485,065	
13. Idaho.....	ID	L	78,509	456,883	1,012,765	1,548,157	
14. Illinois.....	IL	L	18,945,906	7,033,893	20,989,691	46,969,490	
15. Indiana.....	IN	L	3,950,812	5,160,683	7,600,884	16,712,379	
16. Iowa.....	IA	L	2,776,959	7,342,000	4,122,044	14,241,003	
17. Kansas.....	KS	L	3,070,150	1,458,461	3,563,952	8,092,563	
18. Kentucky.....	KY	L	3,531,975	2,614,941	5,188,633	11,335,549	
19. Louisiana.....	LA	L	7,261,265	1,442,579	13,205,742	21,909,586	
20. Maine.....	ME	L	213,918	1,266,388	820,551	2,300,857	
21. Maryland.....	MD	L	7,090,920	944,184	10,802,853	18,837,957	
22. Massachusetts.....	MA	L	7,932,663	14,033,111	16,128,993	38,094,767	
23. Michigan.....	MI	L	8,591,661	17,637,305	14,902,363	41,131,329	
24. Minnesota.....	MN	L	2,962,349	2,587,347	7,290,500	12,840,196	
25. Mississippi.....	MS	L	836,397	635,933	1,498,835	2,971,165	
26. Missouri.....	MO	L	5,863,205	2,614,488	10,463,302	18,940,995	
27. Montana.....	MT	L	143,402	132,825	405,661	681,888	
28. Nebraska.....	NE	L	1,761,336	542,458	2,976,587	5,280,381	
29. Nevada.....	NV	L	1,470,236	3,501,894	4,109,031	9,081,161	
30. New Hampshire.....	NH	L	624,654	1,925,728	1,355,041	3,905,423	
31. New Jersey.....	NJ	L	12,949,136	28,506,484	21,807,003	63,262,623	
32. New Mexico.....	NM	L	775,774	339,039	1,391,929	2,506,742	
33. New York.....	NY	Q	98,226	3,591,092	1,655,755	5,345,073	
34. North Carolina.....	NC	L	12,976,903	10,154,675	19,642,555	42,774,133	
35. North Dakota.....	ND	L	116,570	472,173	212,682	801,425	
36. Ohio.....	OH	L	5,070,270	8,287,292	15,541,854	28,899,416	
37. Oklahoma.....	OK	L	3,571,461	891,824	3,188,002	7,651,287	
38. Oregon.....	OR	L	2,105,113	1,744,532	4,391,402	8,241,047	
39. Pennsylvania.....	PA	L	16,416,780	33,110,364	21,356,243	70,883,387	
40. Rhode Island.....	RI	L	313,414	966,650	688,260	1,968,324	
41. South Carolina.....	SC	L	2,231,227	2,750,033	4,899,737	9,880,997	
42. South Dakota.....	SD	L	173,318	386,311	256,401	816,030	
43. Tennessee.....	TN	L	13,660,256	3,634,847	21,639,241	38,934,344	
44. Texas.....	TX	L	23,838,419	4,905,688	29,021,886	57,765,993	
45. Utah.....	UT	L	3,878,689	760,323	3,955,737	8,594,749	
46. Vermont.....	VT	L	328,922	1,174,989	716,129	2,220,040	
47. Virginia.....	VA	L	10,291,273	5,895,955	17,378,241	33,565,469	
48. Washington.....	WA	L	2,957,617	7,465,892	5,175,377	15,598,886	
49. West Virginia.....	WV	L	331,819	1,747,471	583,592	2,662,882	
50. Wisconsin.....	WI	L	6,341,693	17,935,370	8,545,442	32,822,505	
51. Wyoming.....	WY	L	115,496	41,808	392,505	549,809	
52. American Samoa.....	AS	N				0	
53. Guam.....	GU	L				0	
54. Puerto Rico.....	PR	L	563			563	
55. US Virgin Islands.....	VI	L	37,350			37,350	
56. Northern Mariana Islands.....	MP	N				0	
57. Canada.....	ON	N	(26,588)		67,632	41,044	
58. Aggregate Other Alien.....	OT	XXX	0	0	0	0	0
59. Subtotal.....	(a)	53	292,451,709	271,167,849	454,160,947	1,017,780,505	0
90. Reporting entity contributions for employee benefit plans.....	XXX					0	
91. Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX		27,679			27,679	
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		117,669			117,669	
94. Aggregate other amounts not allocable by State.....	XXX		0	0	0	0	0
95. Totals (Direct Business).....	XXX		292,597,058	271,167,849	454,160,947	1,017,925,854	0
96. Plus Reinsurance Assumed.....	XXX		131,736	3,072,012	38,792,511	41,996,259	13,466
97. Totals (All Business).....	XXX		292,728,794	274,239,861	492,953,458	1,059,922,113	13,466
98. Less Reinsurance Ceded.....	XXX		17,175,307	547,624	45,211,941	62,934,872	
99. Totals (All Business) less Reinsurance Ceded.....	XXX		275,553,487	273,692,237	447,741,517	996,987,241	13,466

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	0
5899. Total (Lines 5801 thru 5803 plus 5898) (Line 58 above).....	XXX		0	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	0
9499. Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX		0	0	0	0	0

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;

(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.

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