ANNUAL STATEMENT

For the Year Ended December 31, 1994

OF THE CONDITION AND AFFAIRS OF THE

Affix bar code above

AIC Group Code 000-9883 NAIC Company Code 84891 Employer's ID Number 63-0114922

Organized under the Laws of the State of ALABAMA, using _____ as the Port of Entry, made to the

INSURANCE COMMISSIONER OF THE STATE OF ALABAMA

PURSUANT TO THE LAWS THEREOF

Incorporated January 7, 1932 Commenced Business January 7, 1932

Statutory Home Office 1614-3rd Avenue, North (Street and Number), Birmingham, AL. 35203 (City or Town, State and Zip Code)

Main Administrative Office 1614-3rd Avenue, North (Street and Number)

Birmingham, AL. 35203 (City or Town, State and Zip Code) (205) 324-7575 (Area Code) (Telephone Number) (Extension)

Mail Address P.O. Box 11385 (Street and Number or P.O. Box), Birmingham, AL. 35202-1385 (City or Town, State and Zip Code)

Primary Location of Books and Records 1614-3rd Avenue, North (Street and Number)

Birmingham, AL. 35203 (City or Town, State and Zip Code) (205) 324-7575 (Area Code) (Telephone Number)

Annual Statement Contact Elizabeth Redmond (Name) (205) 324-7575 (Area Code) (Telephone Number) (Extension)

OFFICERS

President John Randall Hilliard

Secretary Elizabeth Redmond

Treasurer Elvira Willoughby

Actuary John Ripandelli

Vice-Presidents: Frederick Earl Hilliard

DIRECTORS OR TRUSTEES

John Randall Hilliard
Rita Gail Hilliard
Carol Jean Hilliard
Mary Franklin Hilliard
Earl Frederick Hilliard
Elvira Willoughby
Frederick Earl Hilliard

State of ALABAMA
County of JEFFERSON } SS

John Randall Hilliard President, Elizabeth Redmond Secretary, Elvira Willoughby Treasurer of the AMERICAN TRUST LIFE INSURANCE CO. being duly sworn, each deposes and says that they are the above described officers of the said insurer, and that on the thirty-first day of December last, all of the herein described assets were the absolute property of the said insurer, free and clear from any liens or claims thereon, except as herein stated, and that this annual statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to are a full and true statement of all the assets and liabilities and of the condition and affairs of the said insurer as of the thirty-first day of December last, and of its income and deductions therefrom for the year ended on that date, and have been completed in accordance with the NAIC annual statement instructions and accounting practices and procedures manuals 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

President Secretary Treasurer

John Ripandelli
Actuary

Subscribed and sworn to before me this 18th day of March 1995

P. O. BOX 11385
BIRMINGHAM, ALABAMA 35202

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

EXHIBIT
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