

Department of the Treasury
Internal Revenue Service

For calendar year 1994, or tax year beginning 1994, and ending 19
Instructions are separate. See page 1 for Paperwork Reduction Act Notice.

1994

Name, Employer identification number, Date incorporated, City or town, state, and ZIP code, D Check applicable boxes, E Check applicable box if an election has been made under section(s)

1 Taxable income (Schedule A, line 37), 2 Taxable investment income for electing small companies (Schedule B, line 21), 3 Check if a member of a controlled group, 4 Income tax, 5 Enter amount of tax that a reciprocal must include, 6 Total. Add lines 4 and 5, 7a Foreign tax credit, 7b Other credits, 7c General business credit, 7d Credit for prior year minimum tax, 7e Total credits, 8 Subtract line 7e from line 6, 9 Foreign corporations—Tax on income not connected with U.S. business, 10 Recapture taxes, 11a Alternative minimum tax, 11b Environmental tax, 12 Personal holding company tax, 13 Total tax, 14a 1993 overpayment credited to 1994, 14b Prior year(s) special estimated tax payments, 14c 1994 estimated tax payments, 14d 1994 special estimated tax payments, 14e 1994 refund applied for on Form 4466, 14f Enter the total of lines 14a through 14c less line 14e, 14g Tax deposited with Form 7004, 14h Credit by reciprocal for tax paid by attorney-in-fact, 14i Other credits and payments, 15 Estimated tax penalty, 16 TAX DUE, 17 OVERPAYMENT, 18 Enter amount of line 17 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 preparer has any knowledge. Signature of officer, Date, Title, 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 Taxable Income—Section 832 (See instructions.)

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

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

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

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

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

Schedule C Dividends and Special Deductions (See instructions.)		Dividends Received		(c) Total dividends-received (a plus b)
		(a) Not subject to section 832(b)(5)(B)	(b) Subject to section 832(b)(5)(B)	
Income				
1	Dividends from less-than-20%-owned domestic corporations (other than debt-financed stock)			
2	Dividends from 20%-or-more-owned domestic corporations (other than debt-financed stock)			
3	Dividends on debt-financed stock of domestic and foreign corporations			
4	Dividends on certain preferred stock of less-than-20%-owned public utilities			
5	Dividends on certain preferred stock of 20%-or-more-owned public utilities			
6	Dividends on stock of certain less-than-20%-owned foreign corporations and certain FSCs			
7	Dividends on stock of certain 20%-or-more-owned foreign corporations and certain FSCs			
8	Dividends on stock of wholly owned foreign subsidiaries and FSCs			
9	Dividends from affiliated companies			
10	Other dividends from foreign corporations not included on lines 6, 7, and 8			
11	Income from controlled foreign corporations under subpart F (attach Forms 5471)			
12	Foreign dividend gross-up (section 78)			
13	Other dividends (attach schedule)			
14	Total dividends. Add lines 1 through 13. Enter here and on Schedule A, line 2, or Schedule B, line 2, whichever applies			
Deduction				
		Dividends-Received Deduction		(c) Total dividends-received deduction (a plus b)
		(a) Not subject to section 832(b)(5)(B)	(b) Subject to section 832(b)(5)(B)	
15	Multiply line 1 by 70%			
16	Multiply line 2 by 80%			
17	Deduction for line 3 (see instructions)			
18	Multiply line 4 by 42%			
19	Multiply line 5 by 48%			
20	Multiply line 6 by 70%			
21	Multiply line 7 by 80%			
22	Enter the amount from line 8			
23	Total. Add lines 15 through 22. (See instructions for limitation.)			
24	Enter the amount from line 9			
25	Total. Add line 23, column (b), and line 24, column (b). Enter here and on Schedule F, line 10			
26	Total deductions. Add line 23, column (c), and line 24, column (c). Enter here and on Schedule A, line 36a, or Schedule B, line 20, whichever applies			

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

1	Net premiums written		1		
2	Unearned premiums on outstanding business at the end of the preceding tax year:				
	a Enter 100% of life insurance reserves included in unearned premiums (section 832(b)(7)(A)) and all unearned premiums of section 833 organizations	2a			
	b Enter 90% of unearned premiums attributable to insuring certain securities	2b			
	c Discounted unearned premiums attributable to title insurance	2c			
	d Enter 80% of all other unearned premiums.	2d			
	e Total. Add lines 2a through 2d		2e		
3	Total. Add lines 1 and 2e		3		
4	Unearned premiums on outstanding business at the end of the current tax year:				
	a Enter 100% of life insurance reserves included in unearned premiums (section 832(b)(7)(A)) and all unearned premiums of section 833 organizations	4a			
	b Enter 90% of unearned premiums attributable to insuring certain securities	4b			
	c Discounted unearned premiums attributable to title insurance	4c			
	d Enter 80% of all other unearned premiums.	4d			
	e Total. Add lines 4a through 4d		4e		
5	Subtract line 4e from line 3		5		
6	Transitional adjustments under section 832(b)(7)(D). (See instructions.)		6		
7	Premiums earned. Add lines 5 and 6. Enter here and on Schedule A, line 1.		7		

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

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

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

1	Dividends and similar distributions paid to policyholders						1		
2	Losses paid						2		
3	Expenses paid						3		
4	Total. Add lines 1, 2, and 3						4		
Note: Adjust lines 5 through 8 to cash method if necessary.									
5	Interest received						5		
6	Dividends received (Schedule C, line 14)						6		
7	Gross rents, gross royalties, lease income, etc., and gross income from a trade or business other than an insurance business including income from Form 4797 (include gains for invested assets only)						7		
8	Net premiums received						8		
9	Total. Add lines 5 through 8						9		
10	Limitation on gross receipts from sales of capital assets. Subtract line 9 from line 4. If zero or less, enter -0-						10		

(a) Description of capital asset	(b) Date acquired	(c) Gross sales price	(d) Cost or other basis	(e) Expense of sale	(f) Depreciation allowed (or allowable)	(g) Loss ((d) plus (e) less the sum of (c) and (f))
11						
12	Totals—column (c) must not be more than line 10. (Enter amount from column (g) in Schedule A, line 28, or Schedule B, line 15, whichever applies)					

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

1	Health care claims incurred during the tax year						1		
2	Expenses incurred during the tax year in connection with the administration, adjustment, or settlement of health care claims						2		
3	Total. Add lines 1 and 2						3		
4	Multiply line 3 by .25						4		
5	Beginning adjusted surplus (see instructions)						5		
6	Special deduction. Subtract line 5 from line 4. If zero or less, enter -0-. Enter here and on Schedule A, line 34a. (See instructions for limitation.)						6		
7	Net operating loss deduction (Schedule A, line 36b)						7		
8	Net exempt income (see instructions):								
a	Adjusted tax-exempt income						8a		
b	Adjusted dividends-received deduction						8b		
9	Taxable income (Schedule A, line 37)						9		
10	Ending adjusted surplus. Add lines 5 through 9						10		

Schedule I Other Information (See instructions)

	Yes	No		Yes	No
1 Check method of accounting: a <input type="checkbox"/> Cash b <input type="checkbox"/> Accrual c <input type="checkbox"/> Other (specify) ▶			7 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 ▶		
2 Check box for kind of company: a <input type="checkbox"/> Mutual b <input type="checkbox"/> Stock			8 At any time during the 1994 calendar year, did the corporation have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial accounts)? If "Yes," the corporation may have to file Form TD F 90-22.1.) If "Yes," enter the name of the foreign country. ▶		
3 Did the corporation at the end of the tax year own, directly or indirectly, 50% or more of the voting stock of a domestic corporation? (For rules of attribution, see section 267(c.) If "Yes," attach a schedule showing: (a) name and identification 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.			9 Was the corporation the grantor of, or transferor to, a foreign trust that existed during the current tax year, whether or not the corporation has any beneficial interest in it? If "Yes," the corporation may be required to file Forms 926, 3520, or 3520-A		
4 Is the corporation a subsidiary in an affiliated group or a parent-subsidiary controlled group? If "Yes," enter employer identification number and name of the parent corporation ▶			10 Has the corporation elected to use its own payout pattern for discounting unpaid losses and unpaid loss adjustment expenses?		
5 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," attach a schedule showing name and identifying number. (Do not include any information already entered in 4 above.) Enter percentage owned ▶			11a Enter the total unpaid losses shown on the corporation's annual statement: (1) for the current tax year: \$ _____ (2) for the previous tax year: \$ _____ b Enter the total unpaid loss adjustment expenses shown on the corporation's annual statement: (1) for the current tax year: \$ _____ (2) for the previous tax year: \$ _____		
6 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 (b) the total value of all classes of stock of the corporation? If "Yes," a Enter percentage owned ▶			12 Does the corporation discount any of the loss reserves shown on its annual statement?		
b Enter owner's country ▶			13 Enter the amount of tax-exempt interest received or accrued during the tax year ▶ \$ _____		
c The corporation may have to file Form 5472. Enter number of Forms 5472 attached ▶			14 If the corporation has an NOL for the tax year and is electing to forgo the carryback period, check here ▶ <input type="checkbox"/>		
			15 Enter the available NOL carryover from prior tax years (Do not reduce it by any deduction on line 36b, Schedule A.) . . ▶ \$ _____		

Schedule J Protection Against Loss Account (See instructions.)

(References are to section 824(d)(1) prior to its repeal by P.L. 99-514.)

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

