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TORCHMARK CORP
Form 13F-HR
May 20, 2005

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: March 31, 2005
Check here if Amendment Amendment Number: _____

This Amendment (Check only one):
 is a restatement.
 adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: Torchmark Corporation
Address: 2001 Third Avenue South
Birmingham, AL 35233

Form 13F File Number: 28-1112

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists and tables are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Reporting Manager:

Name: Carol A. McCoy
Title: Vice President, Associate Counsel & Secretary
Phone: 205-325-4243

Signature, Place and Date of Signing:

/s/ Carol A. McCoy

(Signature)
Birmingham, AL
May 20, 2005

Report Type (Check only one):

- 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)
- 13F NOTICE. (Check here if no holdings reporting are in this report and all holdings are reported by other reporting manager(s).)
- 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reporting by other reporting manager(s).)

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Form 13F Summary Page

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 19

Form 13F Information Table Value Total: \$ 163,684 (thousands)

List of Other Included Managers: None

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report. [If there are no entries in this list, state "NONE" and omit the column headings and list entries.]

FORM 13F INFORMATION TABLE

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	
Name of Issuer	Title of Class	CUSIP	Value (x \$1000)	Shrs or prn amt	SH/PRN	Put/Call	Investment Discretion
Ambac Finl Group, Inc.	Common	023139108	3,549	32,615	SH		Sole
Bank of America Corp	Common	060505104	6,642	150,620	SH		Sole
Cal-Maine Foods, Inc.	Common	128030202	1,242	158,000	SH		Sole
DR Horton, Inc.	Common	23331A109	5,053	228,868	SH		Sole
Flagstar Bancorp Inc.	Common	337930101	3,978	203,500	SH		Sole
Indymac Bancorp, Inc.	Common	456607100	5,923	255,000	SH		Sole
MBIA, Inc.	Common	55262C100	8,380	160,300	SH		Sole
M/I Schottenstein Homes, Inc.	Common	55305B101	9,810	200,500	SH		Sole
Old Rep Intl Corp	Common	680223104	15,045	646,000	SH		Sole
Zales Corp New	Common	988858106	1,724	58,000	SH		Sole
Torchmark Corp	Common	891027104	3,341	64,000	SH		Sole
Fresh Del Monte Produce Inc.	Common	G36738105	25,796	845,200	SH		Sole
General Maritime Corp	Common	Y2692M103	20,587	425,000	SH		Sole
Anadarko Petroleum Corp	Common	03251107	10,997	144,500	SH		Sole
Ashworth Inc.	Common	04516H101	940	82,500	SH		Sole
Delta Apparel Inc.	Common	247368103	598	20,200	SH		Sole
Argonaut Group, Inc.	Common	040157109	346	16,289	SH		Sole
Allstate Corp.	Common	020002101	3,541	32,500	SH		Sole
MGIC Invt. Corp. Wis	Common	552848109	9,189	149,000	SH		Sole