



LIFE AND ACCIDENT AND HEALTH COMPANIES — ASSOCIATION EDITION

ANNUAL STATEMENT
For the Year Ended December 31, 2011
OF THE CONDITION AND AFFAIRS OF THE

CINCINNATI LIFE INSURANCE COMPANY

NAIC Group Code	00244	(Current Period)	00244	(Prior Period)	NAIC Company Code	76236	Employer's ID Number	31-1213778
Organized under the Laws of	Ohio				State of Domicile or Port of Entry	Ohio		
Country of Domicile	United States							
Incorporated/Organized	07/02/1987				Commenced Business	02/01/1988		
Statutory Home Office	6200 SOUTH GILMORE ROAD				(Street and Number)	FAIRFIELD, OH 45014-5141		
Main Administrative Office	6200 SOUTH GILMORE ROAD				(Street and Number)	FAIRFIELD, OH 45014-5141		513-870-2000
					(City or Town, State and Zip Code)	(Area Code)		(Telephone Number)
Mail Address	6200 SOUTH GILMORE ROAD				(Street and Number or P.O. Box)	FAIRFIELD, OH 45014-5141		
					(City or Town, State and Zip Code)			
Primary Location of Books and Records	6200 SOUTH GILMORE ROAD				(Street and Number)	FAIRFIELD, OH 45014-5141		513-870-2000
					(City or Town, State and Zip Code)	(Area Code)		(Telephone Number)
Internet Web Site Address	WWW.CINFIN.COM							
Statutory Statement Contact	KEVIN CHRISTOPHER SMITH				(Name)	513-603-5564		
						(Area Code)		(Telephone Number)
	KEVIN_SMITH@CINFIN.COM				(E-Mail Address)	513-603-5500		
						(FAX Number)		

OFFICERS

Name	Title	Name	Title
DAVID HUGH POPPLEWELL	PRESIDENT	MICHAEL JAMES SEWELL #	CFO & SENIOR VICE PRESIDENT
TODD HANCOCK PENDERY	TREASURER & VICE PRESIDENT	ROGER ANDREW BROWN	ACTUARY & VICE PRESIDENT

OTHER OFFICERS

KENNETH WILLIAM STECHER #	CHAIRMAN OF THE BOARD	STEVEN JUSTUS JOHNSTON #	CHIEF EXECUTIVE OFFICER
JACOB FERDINAND SCHERER JR #	EXECUTIVE VICE PRESIDENT		
TERESA CURRIN CRACAS	SENIOR VICE PRESIDENT	BRAD ERIC BERHINGER	SENIOR VICE PRESIDENT
MARTIN FRANCIS HOLLENBECK	SENIOR VICE PRESIDENT	CRAIG WILLIAM FORRESTER	SENIOR VICE PRESIDENT
LISA ANNE LOVE #	SENIOR VICE PRESIDENT	JOHN SCOTT KELLINGTON	SENIOR VICE PRESIDENT
GLENN DOUGLAS NICHOLSON	SENIOR VICE PRESIDENT	ERIC NEIL MATHEWS	SENIOR VICE PRESIDENT
MICHAEL RAY ABRAMS	VICE PRESIDENT	TIMOTHY LEE TIMMEL	SENIOR VICE PRESIDENT
DAVID LEWIS BURBRINK	VICE PRESIDENT	ROGER ANDREW BROWN	VICE PRESIDENT
ANTHONY WAYNE DUNN	VICE PRESIDENT	JOSEPH MICHAEL DEMPSEY	VICE PRESIDENT
WILLIAM JAMES GEIER	VICE PRESIDENT	HAROLD LEE EGGERS	VICE PRESIDENT
THERESA ANN HOFFER	VICE PRESIDENT	SCOTT ALAN GILLIAM	VICE PRESIDENT
RICHARD PARKS MATSON	VICE PRESIDENT	RICHARD LOUIS MATHEWS	VICE PRESIDENT
MICHAEL KEVIN O'CONNOR	VICE PRESIDENT	DENNIS EUGENE MCDANIEL #	VICE PRESIDENT
THOMAS JOSEPH SCHEID	VICE PRESIDENT	TODD HANCOCK PENDERY	VICE PRESIDENT
STEVEN ANTHONY SOLORIA	VICE PRESIDENT	GREGORY DALE SCHMIDT	VICE PRESIDENT
MICHAEL BERNARD WEDIG	VICE PRESIDENT	DOUGLAS WAYNE STANG #	VICE PRESIDENT
BRIAN KEITH WOOD	VICE PRESIDENT	MARK ALAN WELSH	VICE PRESIDENT

DIRECTORS OR TRUSTEES

WILLIAM FORREST BAHL	GREGORY THOMAS BIER	ROGER ANDREW BROWN #	MARTIN FRANCIS HOLLENBECK
STEVEN JUSTUS JOHNSTON	WILLIAM RODNEY MCMULLEN	MARTIN JOSEPH MULLEN	GLENN DOUGLAS NICHOLSON
	JACOB FERDINAND SCHERER JR		
DAVID HUGH POPPLEWELL		JOHN JEFFERSON SCHIFF JR	THOMAS REID SCHIFF
KENNETH WILLIAM STECHER	TIMOTHY LEE TIMMEL	EARNEST ANTHONY WOODS	

State of OHIO ss
County of BUTLER

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.

DAVID HUGH POPPLEWELL PRESIDENT	MICHAEL JAMES SEWELL CHIEF FINANCIAL OFFICER	TODD HANCOCK PENDERY TREASURER
Subscribed and sworn to before me this 17TH day of FEBRUARY, 2012		a. Is this an original filing? Yes [X] No []
KAREN S. DONNER, NOTARY PUBLIC OCTOBER 26, 2014		b. If no: 1. State the amendment number 2. Date filed 3. Number of pages attached

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE CINCINNATI LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	2,353,647,985		2,353,647,985	2,083,159,638
2. Stocks (Schedule D):				
2.1 Preferred stocks	11,646,488		11,646,488	11,646,488
2.2 Common stocks	3,071,036		3,071,036	89,807,437
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$106,952,053 , Schedule E-Part 1), cash equivalents (\$0 , Schedule E-Part 2) and short-term investments (\$0 , Schedule DA).....	106,952,053		106,952,053	139,028,845
6. Contract loans (including \$premium notes).....	37,619,563	936,374	36,683,189	38,713,719
7. Derivatives (Schedule DB).....			0	0
8. Other invested assets (Schedule BA)	42,396,810		42,396,810	39,463,832
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL).....			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	2,555,333,934	936,374	2,554,397,561	2,401,819,959
13. Title plants less \$ charged off (for Title insurers only).....			0	0
14. Investment income due and accrued	35,645,649		35,645,649	33,313,104
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	8,391,132	36,472	8,354,660	7,528,479
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums).....	85,960,649		85,960,649	77,991,461
15.3 Accrued retrospective premiums.....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	2,286,699		2,286,699	3,691,841
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	1,871,346		1,871,346	2,029,789
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	6,758,845		6,758,845	0
18.2 Net deferred tax asset.....	82,963,869	45,905,529	37,058,340	40,960,036
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software.....	1,032,998	1,032,998	0	0
21. Furniture and equipment, including health care delivery assets (\$)	255,784	255,784	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	2,607,829		2,607,829	1,294,403
24. Health care (\$) and other amounts receivable.....	371,350	371,350	0	0
25. Aggregate write-ins for other than invested assets	832,575	375,074	457,502	692,167
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	2,784,312,661	48,913,581	2,735,399,080	2,569,321,239
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	621,868,503		621,868,503	595,864,251
28. Total (Lines 26 and 27)	3,406,181,164	48,913,581	3,357,267,584	3,165,185,490
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. SEPARATE ACCOUNTS MANAGEMENT FEE RECEIVABLE.....	236,188		236,188	482,492
2502. PREPAID EXPENSES.....	306,579	306,579	0	0
2503. GUARANTY FUNDS.....	78,788		78,788	51,009
2598. Summary of remaining write-ins for Line 25 from overflow page	211,021	68,495	142,526	158,666
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	832,575	375,074	457,502	692,167

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$2,159,113,182 (Exhibit 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	2,159,113,182	1,945,729,061
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1)(including \$0 Modco Reserve)	15,216,077	13,958,535
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	200,241,900	201,456,126
4. Contract claims: 4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	14,680,720	12,825,537
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	1,211,108	2,681,255
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)	0	0
6. Provision for policyholders' dividends and coupons payable in following calendar year—estimated amounts: 6.1 Dividends apportioned for payment (including \$ Modco).....	110	110
6.2 Dividends not yet apportioned (including \$ Modco)	0	0
6.3 Coupons and similar benefits (including \$ Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$27,790 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	927,435	889,713
9. Contract liabilities not included elsewhere: 9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act.....	0	0
9.3 Other amounts payable on reinsurance, including \$ assumed and \$15,364,995 ceded	15,364,995	15,242,503
9.4 Interest Maintenance Reserve (IMR, Line 6)	2,582,238	0
10. Commissions to agents due or accrued-life and annuity contracts \$2,731,445 accident and health \$46,756 and deposit-type contract funds \$	2,778,201	1,066,070
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	2,721,028	2,214,006
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	1,607,506	1,380,812
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses).....	875,722	875,722
15.2 Net deferred tax liability	0	0
16. Unearned investment income	754,365	817,161
17. Amounts withheld or retained by company as agent or trustee	330,170	495,304
18. Amounts held for agents' account, including \$14,317 agents' credit balances	14,317	12,965
19. Remittances and items not allocated	2,556,277	5,543,985
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$ and interest thereon \$	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities: 24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	7,293,335	15,522,026
24.02 Reinsurance in unauthorized companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	329,855	369,743
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	0	0
24.08 Derivatives	0	0
24.09 Payable for securities	0	12,706,069
24.10 Payable for securities lending.....	0	0
24.11 Capital notes \$ and interest thereon \$	0	0
25. Aggregate write-ins for liabilities	26,492,321	32,571,381
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	2,454,215,139	2,266,358,084
27. From Separate Accounts statement	621,868,503	595,864,251
28. Total liabilities (Lines 26 and 27)	3,076,083,643	2,862,222,335
29. Common capital stock	3,000,000	3,000,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	1,000,000	1,000,000
34. Aggregate write-ins for special surplus funds	12,661,883	16,380,000
35. Unassigned funds (surplus)	264,522,058	282,583,155
36. Less treasury stock, at cost: 36.1 shares common (value included in Line 29 \$)	0	0
36.2 shares preferred (value included in Line 30 \$)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement).....	278,183,941	299,963,155
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	281,183,941	302,963,155
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	3,357,267,584	3,165,185,490
DETAILS OF WRITE-INS		
2501. RETAINED ASSET LIABILITY.....	26,051,074	30,364,241
2502. BONUS LIABILITY.....	246,730	88,879
2503. PAYABLES CLEARING.....	45,785	1,979,290
2598. Summary of remaining write-ins for Line 25 from overflow page	148,732	138,971
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	26,492,321	32,571,381
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)	0	0
3401. SAP 10R INCREASE IN ADMITTED DTA FROM PARAGRAPH 10E.....	12,661,883	16,380,000
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	12,661,883	16,380,000

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	299,663,671	368,720,097
2. Considerations for supplementary contracts with life contingencies	210,319	198,137
3. Net investment income (Exhibit of Net Investment Income, Line 17)	138,199,338	133,876,127
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	638,379	(1,673,069)
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	6,732,020	7,152,286
7. Reserve adjustments on reinsurance ceded		0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,882,491	1,442,790
8.2 Charges and fees for deposit-type contracts		0
8.3 Aggregate write-ins for miscellaneous income	0	0
9. Totals (Lines 1 to 8.3)	447,326,219	509,716,368
10. Death benefits	65,542,831	57,240,047
11. Matured endowments (excluding guaranteed annual pure endowments)	103,823	119,874
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	51,216,208	37,430,827
13. Disability benefits and benefits under accident and health contracts	(621,965)	2,038,344
14. Coupons, guaranteed annual pure endowments and similar benefits		0
15. Surrender benefits and withdrawals for life contracts	25,004,106	22,665,502
16. Group conversions	(99)	106,404
17. Interest and adjustments on contract or deposit-type contract funds	11,121,156	10,875,165
18. Payments on supplementary contracts with life contingencies	301,699	357,626
19. Increase in aggregate reserves for life and accident and health contracts	214,904,530	295,926,860
20. Totals (Lines 10 to 19)	367,572,291	426,760,648
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	40,785,839	46,009,977
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	34,436,290	31,933,202
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	6,426,457	5,984,259
25. Increase in loading on deferred and uncollected premiums	(5,837,176)	(5,895,517)
26. Net transfers to or (from) Separate Accounts net of reinsurance	(2,092,379)	(2,059,329)
27. Aggregate write-ins for deductions	509	783
28. Totals (Lines 20 to 27)	441,291,831	502,734,024
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	6,034,387	6,982,344
30. Dividends to policyholders	110	110
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	6,034,278	6,982,234
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	5,680,778	(6,486,974)
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)	353,500	13,469,208
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$(7,331,289) (excluding taxes of \$2,822,686 transferred to the IMR)	(13,615,251)	1,444,806
35. Net income (Line 33 plus Line 34)	(13,261,751)	14,914,014
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	302,963,155	300,245,174
37. Net income (Line 35)	(13,261,751)	14,914,014
38. Change in net unrealized capital gains (losses) less capital gains tax of \$3,669,373	6,814,550	(4,478,129)
39. Change in net unrealized foreign exchange capital gain (loss)		0
40. Change in net deferred income tax	3,763,206	(9,738,234)
41. Change in nonadmitted assets	(2,586,778)	1,578,407
42. Change in liability for reinsurance in unauthorized companies	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 9999999, Col. 4)	0	0
44. Change in asset valuation reserve	8,228,690	344,490
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period		0
47. Other changes in surplus in Separate Accounts statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles		0
50. Capital changes:		
50.1 Paid in		0
50.2 Transferred from surplus (Stock Dividend)		0
50.3 Transferred to surplus		0
51. Surplus adjustment:		
51.1 Paid in		0
51.2 Transferred to capital (Stock Dividend)		0
51.3 Transferred from capital		0
51.4 Change in surplus as a result of reinsurance		0
52. Dividends to stockholders	(25,000,000)	0
53. Aggregate write-ins for gains and losses in surplus	262,868	97,433
54. Net change in capital and surplus for the year (Lines 37 through 53)	(21,779,215)	2,717,981
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	281,183,940	302,963,155
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
08.399 Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0
2701. INCREASE/(DECREASE) IN RETIRED LIVES RESERVE	509	783
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	509	783
5301. PRE-1992 WHOLE LIFE DEFICIENCY RESERVE	262,868	97,433
5302. ADDITIONAL ADMITTED DEFERRED TAX ASSETS	12,661,883	16,380,000
5303. RECLASSIFICATION OF ADDITIONAL ADMITTED DEFERRED TAX ASSETS TO SPECIAL SURPLUS FUNDS	(12,661,883)	(16,380,000)
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	262,868	97,433

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	297,114,575	364,924,686
2. Net investment income	133,993,455	128,211,455
3. Miscellaneous income	9,019,258	8,247,579
4. Total (Lines 1 through 3)	440,127,288	501,383,721
5. Benefit and loss related payments	140,475,674	117,477,738
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(2,092,379)	(2,059,329)
7. Commissions, expenses paid and aggregate write-ins for deductions	79,219,698	87,018,663
8. Dividends paid to policyholders	110	110
9. Federal and foreign income taxes paid (recovered) net of \$ 2,398,994 tax on capital gains (losses)	8,806,742	(12,369,818)
10. Total (Lines 5 through 9)	226,409,844	190,067,363
11. Net cash from operations (Line 4 minus Line 10)	213,717,444	311,316,357
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	364,893,054	407,252,110
12.2 Stocks	77,172,860	62,712
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	442,065,914	407,314,821
13. Cost of investments acquired (long-term only):		
13.1 Bonds	626,330,406	685,491,135
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	2,990,730	29,026,186
13.6 Miscellaneous applications	12,706,069	12,293,931
13.7 Total investments acquired (Lines 13.1 to 13.6)	642,027,205	726,811,251
14. Net increase (decrease) in contract loans and premium notes	(1,924,171)	(458,354)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(198,037,121)	(319,038,076)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(12,306,647)	(8,289,565)
16.5 Dividends to stockholders	25,000,000	0
16.6 Other cash provided (applied)	(10,450,468)	3,015,279
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(47,757,115)	(5,274,286)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(32,076,792)	(12,996,004)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	139,028,845	152,024,849
19.2 End of year (Line 18 plus Line 19.1)	106,952,053	139,028,845

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE CINCINNATI LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	299,663,671	153,096	173,160,040	122,481,247		0	1,343,027	0	559,861	0	1,966,401	
2. Considerations for supplementary contracts with life contingencies	210,319				210,319							
3. Net investment income	138,199,338	405,124	73,642,455	55,562,530	1,027,764		(5,191)	34,471	211,145		367,407	6,953,634
4. Amortization of Interest Maintenance Reserve (IMR)	638,379	3,287	350,327	274,472	5,278		(44)	170	1,784		3,105	
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	6,732,020	0	5,931,345	0		0	0	0	25,776	0	774,899	0
7. Reserve adjustments on reinsurance ceded	0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	1,882,491						1,882,491					
8.2 Charges and fees for deposit-type contracts	0		0	0	0	0		0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	447,326,219	561,507	253,084,166	178,318,249	1,243,361	0	3,220,282	34,641	798,566	0	3,111,811	6,953,634
10. Death benefits	65,542,831	279,020	62,809,880				2,453,932					
11. Matured endowments (excluding guaranteed annual pure endowments)	103,823	37,728	66,096				0					
12. Annuity benefits	51,216,208			51,057,695				158,512				
13. Disability benefits and benefits under accident and health contracts	(621,965)		172,347						(12,814)	0	(781,498)	
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	25,004,106	448,431	24,555,676									
16. Group conversions	(99)		(99)									
17. Interest and adjustments on contract or deposit-type contract funds	11,121,156		12,748	10,573,016	535,392							
18. Payments on supplementary contracts with life contingencies	301,699				301,699							
19. Increase in aggregate reserves for life and accident and health contracts	214,904,531	(467,469)	120,862,290	92,689,480	42,803		575,370	(55,484)	587,439		670,102	
20. Totals (Lines 10 to 19)	367,572,292	297,709	208,478,938	154,320,191	879,894	0	3,029,302	103,028	574,626	0	(111,396)	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	40,785,839	25,914	33,911,022	6,097,282		0	0	0	745	0	750,875	0
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
23. General insurance expenses	34,436,290	478,918	28,819,030	3,103,174			63,494	1,890	445,296	0	1,524,487	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	6,426,456	16,443	5,919,346	193,004			29,705	118	80,442	0	187,399	0
25. Increase in loading on deferred and uncollected premiums	(5,837,176)	(12,175)	(5,825,001)									
26. Net transfers to or (from) Separate Accounts net of reinsurance	(2,092,379)						(2,092,379)					
27. Aggregate write-ins for deductions	509	0	509	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	441,291,831	806,809	271,303,845	163,713,652	879,894	0	1,030,122	105,036	1,101,108	0	2,351,365	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	6,034,387	(245,301)	(18,219,679)	14,604,598	363,467	0	2,190,161	(70,395)	(302,542)	0	760,445	6,953,634
30. Dividends to policyholders	110		110						0	0	0	
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	6,034,278	(245,301)	(18,219,789)	14,604,598	363,467	0	2,190,161	(70,395)	(302,542)	0	760,445	6,953,634
32. Federal income taxes incurred (excluding tax on capital gains)	5,680,777	(72,945)	(5,065,518)	6,621,126	158,277		1,127,433	(32,431)	(65,620)		322,368	2,688,087
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)	353,501	(172,356)	(13,154,271)	7,983,472	205,190	0	1,062,728	(37,964)	(236,922)	0	438,078	4,265,546
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	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	0	0	0
2701. RETIRED LIFE RESERVES	509		509									
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above)	509	0	509	0	0	0	0	0	0	0	0	0

(a) Includes the following amounts for FEGLI/SGLI: Line 1 Line 10 Line 16 Line 23 Line 24

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE CINCINNATI LIFE INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5		7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	1,945,729,061	11,526,546	1,200,129,493	718,333,746	2,410,040	0	12,722,998	606,238
2. Tabular net premiums or considerations	475,784,716	57,686	351,692,391	122,481,293	210,319		1,343,027	
3. Present value of disability claims incurred	169,114		169,114		XXX			
4. Tabular interest	82,615,935	381,313	56,075,481	25,971,304	147,293			40,544
5. Tabular less actual reserve released	(4,254,414)		(82,919)	(4,220,869)	(13,110)			62,484
6. Increase in reserve on account of change in valuation basis	0							
7. Other increases (net)	(5,743,354)	(5,157)	(5,738,197)					
8. Totals (Lines 1 to 7)	2,494,301,058	11,960,388	1,602,245,363	862,565,474	2,754,542	0	14,066,025	709,266
9. Tabular cost	263,133,193	50,947	262,357,802		XXX		724,444	
10. Reserves released by death	5,436,367	169,742	5,223,412	XXX	XXX		43,213	XXX
11. Reserves released by other terminations (net)	14,952,816	680,621	13,787,642	484,553				
12. Annuity, supplementary contract, and disability payments involving life contingencies	51,665,501		147,595	51,057,695	301,699			158,512
13. Net transfers to or (from) Separate Accounts	0							
14. Total deductions (Lines 9 to 13)	335,187,877	901,310	281,516,451	51,542,248	301,699	0	767,657	158,512
15. Reserve December 31, current year	2,159,113,181	11,059,078	1,320,728,912	811,023,226	2,452,843	0	13,298,368	550,754

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a).....2,927,483	.....3,209,267
1.1	Bonds exempt from U.S. tax	(a).....11,709,212	.....12,269,683
1.2	Other bonds (unaffiliated)	(a).....113,108,858	.....114,434,970
1.3	Bonds of affiliates	(a).....0	.....
2.1	Preferred stocks (unaffiliated)	(b).....1,272,125	.....1,272,125
2.11	Preferred stocks of affiliates	(b).....0	.....
2.2	Common stocks (unaffiliated) .....	.....3,034,031	.....3,034,031
2.21	Common stocks of affiliates .....	.....0	.....
3.	Mortgage loans	(c).....	.....
4.	Real estate	(d).....	.....
5.	Contract loans .....	.....2,740,505	.....2,853,653
6.	Cash, cash equivalents and short-term investments	(e).....38,259	.....38,259
7.	Derivative instruments	(f).....	.....
8.	Other invested assets .....	.....2,976,260	.....3,009,385
9.	Aggregate write-ins for investment income .....	.....0	.....0
10.	Total gross investment income	137,806,732	140,121,373
11.	Investment expenses		(g).....1,502,699
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g).....276,773
13.	Interest expense		(h).....142,563
14.	Depreciation on real estate and other invested assets		(i).....0
15.	Aggregate write-ins for deductions from investment income .....		.....1,922,035
16.	Total deductions (Lines 11 through 15)		138,199,338
17.	Net investment income (Line 10 minus Line 16)		
DETAILS OF WRITE-INS			
0901.	.....	.....	.....
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 through 0903) plus 0998 (Line 9 above)	.....0	.....0
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 through 1503) plus 1598 (Line 15 above)		.....0

(a) Includes \$5,326,529 accrual of discount less \$3,441,276 amortization of premium and less \$1,419,149 paid for accrued interest on purchases.
(b) Includes \$ amortization of premium and less \$0 paid for accrued dividends on purchases.
(c) Includes \$0 accrual of discount less \$0 amortization of premium and less \$ paid for accrued interest on purchases.
(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
(e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
(f) Includes \$ accrual of discount less \$ amortization of premium.
(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes \$ interest on surplus notes and \$ interest on capital notes.
(i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....			.....0		
1.1	Bonds exempt from U.S. tax .....			.....0		
1.2	Other bonds (unaffiliated) .....	.....8,064,818	.....(900,000)	.....7,164,818		
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	.....0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated) .....	.....9,764,397	.....(29,811,924)	.....(20,047,527)	.....10,483,923	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
3.	Mortgage loans .....	.....0	.....0	.....0	.....0	.....0
4.	Real estate .....	.....0	.....0	.....0		.....0
5.	Contract loans .....			.....0		
6.	Cash, cash equivalents and short-term investments .....			.....0	.....0	.....0
7.	Derivative instruments .....			.....0		
8.	Other invested assets .....	.....0	.....0	.....0	.....0	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....988	.....0	.....988	.....0	.....0
10.	Total capital gains (losses)	17,830,202	(30,711,924)	(12,881,722)	10,483,923	0
DETAILS OF WRITE-INS						
0901.	CAPITAL GAINS FROM LOSSES PREVIOUSLY CHARGED OFF.....	.....988		.....988		
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 through 0903) plus 0998 (Line 9 above)	988	0	988	0	0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT 1 - PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	146,013	.0	146,013	.0	.0	.0	.0	.0	.0	.0	.0
2. Deferred and accrued	5,735,667	.0	5,735,667	.0	.0	.0	.0	.0	.0	.0	.0
3. Deferred , accrued and uncollected:											
3.1 Direct	5,913,780	.0	5,913,780	.0	.0	.0	.0	.0	.0	.0	.0
3.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.3 Reinsurance ceded	32,099	.0	32,099	.0	.0	.0	.0	.0	.0	.0	.0
3.4 Net (Line 1 + Line 2)	5,881,681	.0	5,881,681	.0	.0	.0	.0	.0	.0	.0	.0
4. Advance	61,408	.0	61,408	.0	.0	.0	.0	.0	.0	.0	.0
5. Line 3.4 - Line 4	5,820,273	.0	5,820,273	.0	.0	.0	.0	.0	.0	.0	.0
6. Collected during year:											
6.1 Direct	57,297,284	.0	30,080,172	27,217,112	.0	.0	.0	.0	.0	.0	.0
6.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6.3 Reinsurance ceded	194,014	.0	194,014	.0	.0	.0	.0	.0	.0	.0	.0
6.4 Net	57,103,270	.0	29,886,158	27,217,112	.0	.0	.0	.0	.0	.0	.0
7. Line 5 + Line 6.4	62,923,543	.0	35,706,431	27,217,112	.0	.0	.0	.0	.0	.0	.0
8. Prior year (uncollected + deferred and accrued - advance)	5,355,884	.0	5,355,884	.0	.0	.0	.0	.0	.0	.0	.0
9. First year premiums and considerations:											
9.1 Direct	57,748,481	.0	30,531,368	27,217,112	.0	.0	.0	.0	.0	.0	.0
9.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9.3 Reinsurance ceded	180,822	.0	180,822	.0	.0	.0	.0	.0	.0	.0	.0
9.4 Net (Line 7 - Line 8)	57,567,659	.0	30,350,547	27,217,112	.0	.0	.0	.0	.0	.0	.0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	88,928,454	.0	1,513,941	87,414,513	.0	.0	.0	.0	.0	.0	.0
10.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
10.3 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
10.4 Net	88,928,454	.0	1,513,941	87,414,513	.0	.0	.0	.0	.0	.0	.0
RENEWAL											
11. Uncollected	(10,648,568)	1,581	(10,407,044)	.0	.0	85,088	.0	(86,959)	.0	(241,234)	.0
12. Deferred and accrued	42,997,631	.0	42,997,631	.0	.0	.0	.0	.0	.0	.0	.0
13. Deferred, accrued and uncollected:											
13.1 Direct	47,657,134	1,581	47,281,662	.0	.0	255,942	.0	303	.0	117,646	.0
13.2 Reinsurance assumed	24,824	.0	24,824	.0	.0	.0	.0	.0	.0	.0	.0
13.3 Reinsurance ceded	15,332,896	.0	14,715,900	.0	.0	170,854	.0	87,262	.0	358,880	.0
13.4 Net (Line 11 + Line 12)	32,349,063	1,581	32,590,587	.0	.0	85,088	.0	(86,959)	.0	(241,234)	.0
14. Advance	866,027	1,289	836,948	.0	.0	.0	.0	.0	.0	27,790	.0
15. Line 13.4 - Line 14	31,483,036	292	31,753,639	.0	.0	85,088	.0	(86,959)	.0	(269,024)	.0
16. Collected during year:											
16.1 Direct	205,375,584	170,793	188,191,509	7,849,621	.0	2,365,584	.0	1,086,013	.0	5,712,063	.0
16.2 Reinsurance assumed	28,182	.0	28,182	.0	.0	.0	.0	.0	.0	.0	.0
16.3 Reinsurance ceded	54,531,234	.0	49,663,460	.0	.0	626,453	.0	513,623	.0	3,727,698	.0
16.4 Net	150,872,531	170,793	138,556,230	7,849,621	.0	1,739,131	.0	572,391	.0	1,984,365	.0
17. Line 15 + Line 16.4	182,355,567	171,085	170,309,869	7,849,621	.0	1,824,219	.0	485,432	.0	1,715,341	.0
18. Prior year (uncollected + deferred and accrued - advance)	29,188,009	17,989	29,014,317	.0	.0	481,193	.0	(74,430)	.0	(251,060)	.0
19. Renewal premiums and considerations:											
19.1 Direct	207,818,324	153,096	190,642,818	7,849,621	.0	2,384,274	.0	1,075,377	.0	5,713,137	.0
19.2 Reinsurance assumed	27,580	.0	27,580	.0	.0	.0	.0	.0	.0	.0	.0
19.3 Reinsurance ceded	54,678,346	.0	49,374,846	.0	.0	1,041,248	.0	515,516	.0	3,746,737	.0
19.4 Net (Line 17 - Line 18)	153,167,558	153,096	141,295,552	7,849,621	0	1,343,027	0	559,861	0	1,966,401	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	354,495,259	153,096	222,688,127	122,481,247	.0	2,384,274	.0	1,075,377	.0	5,713,137	.0
20.2 Reinsurance assumed	27,580	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
20.3 Reinsurance ceded	54,859,168	.0	49,555,668	.0	.0	1,041,248	.0	515,516	.0	3,746,737	.0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	299,663,671	153,096	173,160,040	122,481,247	0	1,343,027	0	559,861	0	1,966,401	0

EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1	2	Ordinary		5	Group		Accident and Health			11
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	Credit Life (Group and Individual)	6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums.....	0										
22. All other.....	0										
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	96		96								
23.2 Reinsurance assumed	0										
23.3 Net ceded less assumed	96	0	96	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded	0										
24.2 Reinsurance assumed	0										
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	6,731,924		5,931,249					25,776		774,899	
25.2 Reinsurance assumed	0										
25.3 Net ceded less assumed	6,731,924	0	5,931,249	0	0	0	0	25,776	0	774,899	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	6,732,020	0	5,931,345	0	0	0	0	25,776	0	774,899	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	6,732,020	0	5,931,345	0	0	0	0	25,776	0	774,899	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	28,208,926		26,836,337	1,372,588							
28. Single	4,518,065		121,115	4,396,950							
29. Renewal	8,058,848	25,914	6,953,569	327,744				745		750,875	
30. Deposit-type contract funds	0										
31. Totals (to agree with Page 6, Line 21)	40,785,839	25,914	33,911,022	6,097,282	0	0	0	745	0	750,875	0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent	489,059		29,761		7,398	526,218
2. Salaries and wages	17,000,638		951,803		160,280	18,112,720
3.11 Contributions for benefit plans for employees	648,575		125,496		96,867	870,938
3.12 Contributions for benefit plans for agents						0
3.21 Payments to employees under non-funded benefit plans						0
3.22 Payments to agents under non-funded benefit plans						0
3.31 Other employee welfare	1,390,043	8,531	102,267		14,014	1,514,856
3.32 Other agent welfare						0
4.1 Legal fees and expenses	640,439		24,410		4,134	668,983
4.2 Medical examination fees	4,556,819		14,798			4,571,617
4.3 Inspection report fees	64,482		714			65,196
4.4 Fees of public accountants and consulting actuaries	681,590		121,792		25,577	828,959
4.5 Expense of investigation and settlement of policy claims	6,988		52,397			59,385
5.1 Traveling expenses	684,271		25,600		3,083	712,954
5.2 Advertising						0
5.3 Postage, express, telegraph and telephone	1,207,281		24,236		3,367	1,234,884
5.4 Printing and stationery	718,874		16,419		5,390	740,684
5.5 Cost or depreciation of furniture and equipment	231,099		7,669		108	238,876
5.6 Rental of equipment	430,724		14,826			445,550
5.7 Cost or depreciation of EDP equipment and software	1,553,217		271,150		28,318	1,852,685
6.1 Books and periodicals	34,183		2,531		224	36,938
6.2 Bureau and association fees	331,440		21,483		2,411	355,333
6.3 Insurance, except on real estate	403,863		26,341		5,161	435,366
6.4 Miscellaneous losses						0
6.5 Collection and bank service charges					200,430	200,430
6.6 Sundry general expenses					689,397	689,397
6.7 Group service and administration fees	797,728		64,837			862,564
6.8 Reimbursements by uninsured plans						0
7.1 Agency expense allowance			62,722			62,722
7.2 Agents' balances charged off (less \$recovered)						0
7.3 Agency conferences other than local meetings	595,194					595,194
9.1 Real estate expenses						0
9.2 Investment expenses not included elsewhere					256,541	256,541
9.3 Aggregate write-ins for expenses	0	0	0	0	0	0
10. General expenses incurred	32,466,507	8,531	1,961,252	0	1,502,699	(a) 35,938,989
11. General expenses unpaid December 31, prior year	2,092,660	0	101,507	0	19,840	2,214,006
12. General expenses unpaid December 31, current year	2,589,742		102,349		28,937	2,721,028
13. Amounts receivable relating to uninsured plans, prior year	0	0	0	0	0	0
14. Amounts receivable relating to uninsured plans, current year						0
15. General expenses paid during year (Lines 10+11-12-13+14)	31,969,425	8,531	1,960,410	0	1,493,602	35,431,968
DETAILS OF WRITE-INS						
09.301.						
09.302.						
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0
09.399. Totals (Lines 09.301 through 09.303 + 09.398) (Line 9.3 above)	0	0	0	0	0	

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4	5
	1	2	3		
	Life	Accident and Health	All Other Lines of Business	Investment	Total
1. Real estate taxes					0
2. State insurance department licenses and fees	1,017,146	26,031		260,794	1,303,972
3. State taxes on premiums	3,760,199	113,203			3,873,402
4. Other state taxes, incl. \$ for employee benefits	238,369	12,834		3,037	254,240
5. U.S. Social Security taxes	964,023	110,354		12,941	1,087,318
6. All other taxes	178,878	5,420			184,298
7. Taxes, licenses and fees incurred	6,158,616	267,842	0	276,773	6,703,230
8. Taxes, licenses and fees unpaid December 31, prior year ..	1,179,236	41,652	0	159,925	1,380,812
9. Taxes, licenses and fees unpaid December 31, current year ..	1,396,915	42,805		167,786	1,607,506
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) ..	5,940,936	266,688	0	268,911	6,476,536

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	0	0
6. Paid-in cash	64	
7. Left on deposit	46	
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	110	0
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year	110	
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14	110	0
16. Total from prior year	110	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	110	0
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Line 0801 through 0803 + 0898) (Line 8 above)	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
LIFE INSURANCE					
0100001. '41 CET A ORD.	20,090		20,090		
0100002. '41 CSO 2 3/4% CRVM.	8,034		8,034		
0100003. '41 CSO 2 3/4% NLP	2,296		2,296		
0100004. '41 CSO 3% CRVM.	356,388		356,388		
0100005. '41 CSO 3% NLP.	532,152		532,152		
0100006. '41 SI 2 1/2% NLP.	362,012	362,012	0		
0100007. '41 SI 3% CRVM.	25,273	25,273			
0100008. '41 SI 3% NLP.	264,512	263,163	1,349		
0100009. '41 SI 3 1/2% CRVM.	12,683	12,683			
0100010. '41 SI 3 1/2% NLP.	10,931	10,931			
0100011. '41 SSI 2 3/4% NLP.	0				
0100012. '41 SSI 3% CRVM.	107,903	106,091	1,812		
0100013. '41 SSI 3 1/2% CRVM.	0				
0100014. '41 SSI 3% NLP.	2,217,466	2,209,096	8,370		
0100015. '41 SSI 4% NLP.	0				
0100016. '58 CET 3% NLP.	79,963		79,963		
0100017. '58 CET 3 1/2% NLP.	1,322,146	252,139	1,070,007		
0100018. '58 CET 4% NLP.	85,645		85,645		
0100019. '58 CET 4 1/2% NLP.	499,877	180,868	319,009		
0100020. '58 CET 5 1/2% NLP.	19,661		19,661		
0100021. '58 CSO 3% CRVM.	2,198,166		2,198,166		
0100022. '58 CSO 3% NLP.	2,580,981		2,580,981		
0100023. '58 CSO 3 1/2% CRVM.	12,675,052	294,445	12,380,607		
0100024. '58 CSO 3 1/2% NLP.	6,588,542	419,084	6,169,458		
0100025. '58 CSO 4% CRVM.	5,252,826		5,252,826		
0100026. '58 CSO 4% NLP.	1,631,327		1,631,327		
0100027. '58 CSO 4 1/2% CRVM.	107,599,987	237,773	107,362,214		
0100028. '58 CSO 4 1/2% NLP.	6,137,349	270,086	5,867,263		
0100029. '58 CSO 5 1/2% CRVM.	0				
0100030. '58 CSO 5 1/2% NLP.	150,601		150,601		
0100031. '61 CIET 3 1/2% NLP.	1,160,122	1,160,122			
0100032. '61 CSI 3 1/2% CRVM.	775,225	775,225			
0100033. '61 CSI 3 1/2% NLP.	4,190,963	4,190,963			
0100034. '80 CET 4% NLP.	11,689		11,689		
0100035. '80 CET 4 1/2% NLP.	2,586,018	55,395	2,530,623		
0100036. '80 CET 5% NLP.	109,460		109,460		
0100037. '80 CET 5 1/2% NLP.	396,571		396,571		
0100038. '80 CET 7% NLP.	0				
0100039. '80 CSO 4% CRVM.	23,175,017		23,175,017		
0100040. '80 CSO 4% NLP.	178,556		178,556		
0100041. '80 CSO 4 1/2% CRVM.	782,702,703	90,835	769,346,034		13,265,834
0100042. '80 CSO 4 1/2% NLP.	98,602,711	81,222	98,521,489		
0100043. '80 CSO 5% CRVM.	113,387,291		113,387,291		
0100044. '80 CSO 5% NLP.	15,879,902		15,879,902		
0100045. '80 CSO 5 1/2% CRVM.	10,480,017		10,480,017		
0100046. '80 CSO 5 1/2% NLP.	1,793,869		1,793,869		
0100047. '80 CSO 6% CRVM.	0				
0100048. '80 CSO 6% NLP.	4,073		4,073		
0100049. '80 CSO 6 1/4% NLP.	0		0		
0100050. '80 CSO 7% NLP.	0		0		0
0100051. 2001 CSO 4% CRVM.	376,596,213		376,596,213		
0100052. 2001 CSO 4% NLP.	3,179,520		3,179,520		
0100053. 2001 CSO 4 1/2% CRVM.	30,369,285		30,369,285		
0100054. 2001 CSO 4 1/2% NLP.	4,604		4,604		
0100055. AE 2 1/2% NLP PU.	9,900		9,900		
0100056. UNEARNED PREMIUM.	67,811				67,811
0199997 Totals (Gross).	1,616,403,383	10,997,406	1,592,072,332	0	13,333,645
0199998 Reinsurance ceded	357,041,169		357,005,892		35,277
0199999 Totals (Net)	1,259,362,214	10,997,406	1,235,066,440	0	13,298,368
ANNUITIES (excluding supplementary contracts with life contingencies):					
0200001. 1971 IAM 4%.	255,448	XXX	255,448	XXX	
0200002. 1971 IAM 4 1/2%.	6,638,092	XXX	6,638,092	XXX	
0200003. 1983 IAM 4 1/4%.	10,721	XXX		XXX	10,721
0200004. 1983 IAM 4 1/2%.	9,067	XXX		XXX	9,067
0200005. 1983 IAM 4 3/4%.	6,531	XXX		XXX	6,531
0200006. 1983 IAM 5%.	6,417	XXX		XXX	6,417
0200007. 1983 IAM 5 1/4%.	7,309,214	XXX	7,272,899	XXX	36,315
0200008. 1971 IAM 5 1/2%.	1,878,421	XXX	1,878,421	XXX	
0200009. 1983 IAM 5 1/2%.	5,187,262	XXX	5,166,987	XXX	20,275
0200010. 1983 IAM 5 3/4%.	4,671,309	XXX	4,671,309	XXX	
0200011. 1983 IAM 6%.	6,940,413	XXX	6,906,500	XXX	33,913
0200012. 1983 IAM 6 1/4%.	8,399,641	XXX	8,381,703	XXX	17,938
0200013. 1983 IAM 6 1/2%.	2,303,663	XXX	2,294,718	XXX	8,945
0200014. 1983 IAM 6 3/4%.	5,696,314	XXX	5,136,002	XXX	560,312
0200015. 1983 IAM 7%.	297,865	XXX	297,865	XXX	
0200016. 1983 IAM 7 1/4%.	391,990	XXX	391,990	XXX	
0200017. 1971 IAM 7 1/2%.	7,319	XXX		XXX	7,319
0200018. 1983 IAM 7 1/2%.	0	XXX		XXX	
0200019. 1983 IAM 7 3/4%.	21,511	XXX	21,511	XXX	
0200020. 1971 IAM 8 %.	1,698,472	XXX	1,698,472	XXX	
0200021. 1983 IAM 8 %.	2,594,590	XXX	2,564,625	XXX	29,965
0200022. 1971 IAM 8 1/4%.	2,009,860	XXX	1,995,305	XXX	14,555
0200023. 1983 IAM 8 1/4%.	7,430	XXX	7,430	XXX	
0200024. 1971 IAM 8 1/2%.	161,742	XXX	161,742	XXX	
0200025. 1983 IAM 8 1/2%.	436,393	XXX	436,393	XXX	
0200026. 1971 IAM 8 3/4%.	539,433	XXX	539,433	XXX	
0200027. 1983 IAM 8 3/4%.	34,848	XXX	34,848	XXX	
0200028. 1983 IAM 9 1/4%.	12,664	XXX	12,664	XXX	
0200029. 1971 IAM 11 %.	0	XXX		XXX	
0200030. 1983 IAM 11%.	3,228	XXX	3,228	XXX	
0200031. 1971 IAM 11 1/4%.	0	XXX		XXX	
0200032. A2000 7.00%.	675,780	XXX	675,780	XXX	
0200033. A2000 6.75%.	181,866	XXX	181,866	XXX	
0200034. A2000 6.50%.	309,211	XXX		XXX	
0200035. A2000 6.25%.	77,193	XXX	77,193	XXX	
0200036. A2000 6.00%.	382,853	XXX	382,853	XXX	
0200037. A2000 5.75%.	1,482,839	XXX	1,482,839	XXX	
0200038. A2000 5.50%.	60,379,608	XXX	60,379,608	XXX	
0200039. A2000 5.25%.	17,783,965	XXX	17,783,965	XXX	
0200040. A2000 5.00%.	199,253,421	XXX	199,253,421	XXX	
0200041. A2000 4.75%.	91,193,252	XXX	91,193,252	XXX	
0200042. A2000 4.50%.	252,145,684	XXX	252,145,684	XXX	
0200043. A2000 4.25%.	130,389,970	XXX	130,389,970	XXX	
0299997 Totals (Gross).	811,785,500	XXX	811,023,227	XXX	762,273
0299998 Reinsurance ceded	211,521	XXX		XXX	211,521

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0299999 Totals (Net)	811,573,979	XXX	811,023,227	XXX	550,752
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:					
0300001. 1971 IAM 6%.....	.0				
0300002. 1971 IAM 7 1/2%.....	.0				
0300003. 1983 IAM 5.00%.....	.0				
0300004. 1983 IAM 6.25%.....	625,882		625,882		
0300005. 1983 IAM 6.50%.....	16,340		16,340		
0300006. 1983 IAM 6.75%.....	168,453		168,453		
0300007. 1983 IAM 7.00%.....	.0				
0300008. 1983 IAM 7.25%.....	45,289		45,289		
0300009. 1983 IAM 7.75%.....	.0				
0300010. 1983 IAM 8.25%.....	8,601		8,601		
0300011. 1983 IAM 8.50%.....	.0				
0300012. 1983 IAM 8 3/4%.....	.0				
0300013. A2000 7.00%.....	63,480		63,480		
0300014. A2000 6.75%.....	114,655		114,655		
0300015. A2000 6.25%.....	57,842		57,842		
0300016. A2000 6.50%.....	297,550		297,550		
0300017. A2000 6.00%.....	83,342		83,342		
0300018. A2000 5.50%.....	609,977		609,977		
0300019. A2000 5.25%.....	168,068		168,068		
0300020. A2000 5.00%.....	193,365		193,365		
0399997 Totals (Gross).....	2,452,844	.0	2,452,844	.0	.0
0399998 Reinsurance ceded	0				
0399999 Totals (Net)	2,452,844	0	2,452,844	0	0
ACCIDENTAL DEATH BENEFITS:					
0400001. 1941 SI 3%.....	.0				
0400002. INTER-CO 1941 CSO 3%.....	1,682	1,682			
0400003. 1926 ADB & 1958 CSO 3%.....	1,421		1,421		
0400004. 1959 ADB & 1958 CSO 3%.....	152,881	3,503	149,378		
0400005. 1959 ADB & 1958 CSO 3 1/2%.....	203,718	51,722	151,996		
0400006. UNEARNED PREMIUM.....	.0				
0400007. ....	.0				
0400008. ....	.0				
0400009. ....	.0				
0400010. ....	.0				
0499997 Totals (Gross).....	359,702	56,907	302,795	.0	.0
0499998 Reinsurance ceded	0				
0499999 Totals (Net)	359,702	56,907	302,795	0	0
DISABILITY-ACTIVE LIVES:					
0500001. CLASS 3 DIS & '41 CSO 3%.....	.0				
0500002. 52 BEN 5 PER 2 & '58 CSO 3%.....	6,059,497		6,059,497		
0500003. 52 BEN 5 PER 2 & '58 CSO 3 1/2%.....	317,382		317,382		
0500004. '52 BEN 5 PER 2 & '58 CSO 3.5% E IND.....	3,227	3,227			
0500005. 64 CDT & '58 CSO 3%.....	122,784		122,784		
0500006. 85 CIDA 4.0% & 80 CSO 4.0%.....	170,830		170,830		
0500007. 85 CIDA 4.5% & 80 CSO 4.5%.....	1,636,304		1,636,304		
0500008. 85 CIDA 5% & 80 CSO 5%.....	87,579		87,579		
0500009. ....	.0				
0500010. ....	.0				
0500011. ....	.0				
0599997 Totals (Gross).....	8,397,603	3,227	8,394,376	.0	.0
0599998 Reinsurance ceded	3,334,470		3,334,470		
0599999 Totals (Net)	5,063,133	3,227	5,059,906	0	0
DISABILITY-DISABLED LIVES:					
0600001. 1926 DIS CLASS(3) & '41 CSO 3%.....	1,475		1,475		
0600002. 1952 BEN 5 PER 2 & '58 CSO 3%.....	5,669		5,669		
0600003. 1952 BEN 5 PER 2 & '58 CSO 3 1/2%.....	657,901		657,901		
0600004. 30-31 MET DIS & '61 CSI 3 1/2%.....	1,496	1,496			
0600005. 30-31 MET DIS & '41 SI 3 1/2%.....	.10	.10			
0600006. 30-31 MET DIS & '41 SSI 3%.....	.31	.31			
0600007. 64 CDT % '58 CSO 4 1/2%.....	1,644,233		1,644,233		
0600008. 85 CIDA 5% & 80 CSO 4.5%.....	646,267		646,267		
0600009. 85 CIDA 5% & 80 CSO 5%.....	248,797		248,797		
0699997 Totals (Gross).....	3,205,879	1,537	3,204,342	.0	.0
0699998 Reinsurance ceded	352,947		352,947		
0699999 Totals (Net)	2,852,932	1,537	2,851,395	0	0
MISCELLANEOUS RESERVES					
For excess of valuation net premiums over corresponding gross premiums on respective policies, compu.....	80,300,805		80,300,805		
For non-deduction of deferred fractional premiums or return of premiums at the death of the insured.....	1,984,681		1,984,681		
For surrender values in excess of reserves otherwise required and carried in this schedule.....	.0				
Additional actuarial reserves-asset/liability analysis.....	.0				
FOR MORTALITY UNDER CONVERTED GROUP.....	20,525		20,525		
RESERVE FOR GUARANTEED PURCHASE OPTION.....	21,747		21,747		
RESERVE FOR IMMEDIATE PYMT OF CLAIMS.....	.0				
0799997 Totals (Gross).....	82,327,758	.0	82,327,758	.0	.0
0799998 Reinsurance ceded	4,879,382		4,879,382		
0799999 Totals (Net)	77,448,376	0	77,448,376	0	0
9999999 Totals (Net) - Page 3, Line 1	2,159,113,180	11,059,077	2,134,204,983	0	13,849,120



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?

Yes [X] No []

1.2

If not, state which kind is issued.

2.1

Does the reporting entity at present issue both participating and non-participating contracts?

Yes [] No [X]

2.2

If not, state which kind is issued.

NON-PARTICIPATING

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?

Yes [X] No []

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions

4.

Has the reporting entity any assessment or stipulated premium contracts in force?

Yes [] No [X]

If so, state:

4.1

Amount of insurance?

\$

4.2

Amount of reserve?

\$

4.3

Basis of reserve

4.4

Basis of regular assessments

4.5

Basis of special assessments

4.6

Assessments collected during the year:

\$

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

Yes [] No [X]

6.1

If so, state the amount of reserve on such contracts on the basis actually held:

\$

6.2

That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:

\$

Attach statement of methods employed in their valuation.

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

Yes [] No [X]

7.1

If yes, state the total dollar amount of assets covered by these contracts or agreements:

\$

7.2

Specify the basis (fair value, amortized cost, etc.) for determining the amount

7.3

State the amount of reserves established for this business:

\$

7.4

Identify where the reserves are reported in the blank

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
LIFE CONTRACTS (Including supplementary contracts set upon a basis other than that used to determine benefits) (Exhibit 5)			
0199999 Subtotal (Page 7, Line 6)	XXX	XXX	
ACCIDENT AND HEALTH CONTRACTS (Exhibit 6)			
0299999 Subtotal	XXX	XXX	
DEPOSIT-TYPE CONTRACTS (Exhibit 7)			
0399999 Subtotal	XXX	XXX	
9999999 TOTAL (Column 4 only)			

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EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	1,579,408	953		4,719	60	1,569,908		1,571	2,197
2. Additional contract reserves (a)	22,944,814					22,944,814			
3. Additional actuarial reserves - Asset/Liability analysis	0								
4. Reserve for future contingent benefits	0								
5. Reserve for rate credits	0								
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	24,524,222	953	0	4,719	60	24,514,722	0	1,571	2,197
8. Reinsurance ceded	17,955,742					17,955,742			
9. Totals (Net)	6,568,480	953	0	4,719	60	6,558,980	0	1,571	2,197
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	17,090,936	6,666,997				10,423,940			
11. Additional actuarial reserves-Asset/Liability analysis	0								
12. Reserve for future contingent benefits	0								
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	17,090,936	6,666,997	0	0	0	10,423,940	0	0	0
15. Reinsurance ceded	8,443,339	1,353,673				7,089,666			
16. Totals (Net)	8,647,598	5,313,324	0	0	0	3,334,274	0	0	0
17. TOTAL (Net)	15,216,077	5,314,277	0	4,719	60	9,893,254	0	1,571	2,197
18. TABULAR FUND INTEREST	940,191	175,674				764,518			
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

EXHIBIT 7 – DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	201,456,125		7,542,080	14,810,626	5,337	179,098,082
2. Deposits received during the year	6,813,360		2,520,014	4,293,346		
3. Investment earnings credited to the account	11,706,711		475,137	736,238	200	10,495,136
4. Other net change in reserves	(111,176)		(49,110)	(9,362)	46	(52,750)
5. Fees and other charges assessed	474,132		282,648	191,484		
6. Surrender charges	0					
7. Net surrender or withdrawal payments	19,148,989		1,659,524	2,798,395		14,691,070
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	200,241,899	0	8,545,949	16,840,969	5,583	174,849,398
10. Reinsurance balance at the beginning of the year	0					
11. Net change in reinsurance assumed	0					
12. Net change in reinsurance ceded	0					
13. Reinsurance balance at the end of the year (Lines 10+11-12)	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	200,241,899	0	8,545,949	16,840,969	5,583	174,849,398

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year											
	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct	4,305,911	750	4,254,225						28,162		22,775
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	674,863		656,000						8,001		10,862
1.4 Net	3,631,048	750	3,598,225	0	0	0	0	0	20,161	0	11,913
2. In course of settlement:											
2.1 Resisted											
2.11 Direct	1,083,345		1,083,345								
2.12 Reinsurance assumed	0										
2.13 Reinsurance ceded	600,000		600,000								
2.14 Net	483,345	0	483,345	0	0	0	0	0	0	0	0
2.2 Other											
2.21 Direct	10,670,035	60,957	10,500,301				75,500				33,278
2.22 Reinsurance assumed	0										
2.23 Reinsurance ceded	2,421,357		2,395,857				25,500				
2.24 Net	8,248,678	60,957	8,104,444	0	0	0	50,000	0	0	0	33,278
3. Incurred but unreported:											
3.1 Direct	3,723,945	18,000	2,332,000				33,000		743,260		597,685
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	147,121										147,121
3.4 Net	3,576,824	18,000	2,332,000	0	0	0	33,000	0	743,260	0	450,564
4. TOTALS											
4.1 Direct	19,783,237	79,707	18,169,870	0	0	0	108,500	0	771,422	0	653,738
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	3,843,341	0	3,651,857	0	0	0	25,500	0	8,001	0	157,983
4.4 Net	15,939,896	79,707	14,518,013	0	0	0	83,000	0	763,421	0	495,755

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$in Column 2, \$in Column 3 and \$in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ Individual Annuities \$, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$5,313,324 , Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$3,334,274 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	PART 2 - Incurred During the Year										
	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct	152,327,462	315,992	93,803,554	51,057,695	301,699		3,298,432	158,512	1,024,573		2,367,003
1.2 Reinsurance assumed	2,082		2,082								
1.3 Reinsurance ceded	36,869,793		34,210,243				734,513		183,104		1,741,932
1.4 Net	(d) 115,459,751	315,992	59,595,393	51,057,695	301,699	0	2,563,919	158,512	841,469	0	625,070
2. Liability December 31, current year from Part 1:											
2.1 Direct	19,783,237	79,707	18,169,870	0	0	0	108,500	0	771,422	0	653,738
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	3,843,341	0	3,651,857	0	0	0	25,500	0	8,001	0	157,983
2.4 Net	15,939,896	79,707	14,518,013	0	0	0	83,000	0	763,421	0	495,755
3. Amounts recoverable from reinsurers December 31, current year	2,286,699		1,777,725				318,761		66,750		123,463
4. Liability December 31, prior year:											
4.1 Direct	25,647,046	78,952	21,846,807	0	0	0	121,500	0	1,585,999	0	2,013,789
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	9,384,855	0	9,182,222	0	0	0	39,500	0	4,720	0	158,413
4.4 Net	16,262,191	78,952	12,664,585	0	0	0	82,000	0	1,581,278	0	1,855,376
5. Amounts recoverable from reinsurers December 31, prior year	3,691,841	0	3,585,000	0	0	0	0	0	30,325	0	76,516
6. Incurred benefits:											
6.1 Direct	146,463,652	316,747	90,126,618	51,057,695	301,699	0	3,285,432	158,512	209,997	0	1,006,952
6.2 Reinsurance assumed	2,082	0	2,082	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	29,923,137	0	26,872,603	0	0	0	1,039,274	0	222,810	0	1,788,449
6.4 Net	116,542,597	316,747	63,256,097	51,057,695	301,699	0	2,246,158	158,512	(12,814)	0	(781,498)

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 37,728 in Line 1.1, \$ 37,728 in Line 1.4.
\$ 37,728 in Line 6.1 and \$ 37,728 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 66,096 in Line 1.1, \$ 66,096 in Line 1.4.
\$ 66,096 in Line 6.1 and \$ 66,096 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 0 in Line 1.1, \$ 0 in Line 1.4.
\$ 0 in Line 6.1 and \$ 0 in Line 6.4.

(d) Includes \$ 172,347 premiums waived under total and permanent disability benefits.

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans	936,374	830,015	(106,359)
7. Derivatives (Schedule DB).....	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	936,374	830,015	(106,359)
13. Title plants (for Title insurers only).....	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	36,472	75,034	38,562
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.	0	0	0
15.3 Accrued retrospective premiums.....	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset.....	45,905,529	41,910,000	(3,995,529)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software.....	1,032,998	453,554	(579,444)
21. Furniture and equipment, including health care delivery assets.....	255,784	463,110	207,326
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable.....	371,350	238,897	(132,453)
25. Aggregate write-ins for other than invested assets	375,074	2,356,193	1,981,119
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	48,913,581	46,326,803	(2,586,778)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. Total (Lines 26 and 27)	48,913,581	46,326,803	(2,586,778)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0
2501. DISALLOWED NEGATIVE INTEREST MAINTENANCE RESERVE.....	0	2,021,515	2,021,515
2502. PREPAID EXPENSES.....	306,579	292,265	(14,314)
2503. RETURNED CHECKS.....	(289)	(8)	281
2598. Summary of remaining write-ins for Line 25 from overflow page	68,784	42,421	(26,363)
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	375,074	2,356,193	1,981,119

NOTES TO FINANCIAL STATEMENTS

1.

Summary of Significant Accounting Policies

A. Accounting Practices – The financial statements of the Cincinnati Life Insurance Company are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance. The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners’ (NAIC) *Accounting Practices and Procedures* manual, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio.

B. Use of Estimates in the Preparation of the Financial Statements – The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policies – The Company uses the following accounting policies:

(1) Not applicable.

(2) Bonds are stated at amortized cost using the scientific method.

(3) Common Stocks are stated at market.

(4) Preferred stocks are stated at book value.

(5) Not applicable.

(6) Not applicable.

(7) Not applicable.

(8) Not applicable.

(9) The Company does not have any derivatives.

(10) Not applicable.

(11) Unpaid accident and health losses include an amount determined from individual case estimates and an amount based on historic experience, for pending losses and losses incurred but not reported. Such liabilities are based on assumptions and estimates, and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the reserves established. The reserve factors used to establish the resulting liabilities are periodically reviewed and any adjustments are reflected in the period determined.

(12) The Company has not modified its capitalization policy from the prior period.

(13) Not applicable.

2.

Accounting Changes and Correction of Errors

A. The company had no material changes in accounting principles and/or correction of errors.

3.

Business Combinations and Goodwill

A. Statutory Purchase Method - Not applicable.

B. Statutory Merger - Not applicable.

C. Goodwill Resulting from Assumption Reinsurance - Not applicable.

D. Impairment Loss on Business Combinations and Goodwill - Not applicable.

4.

Discontinued Operations – None.

5.

Investments

A. Mortgage Loans - None

B. Debt Restructuring – None.

C. Reverse Mortgages – None.

D. Loan-Backed Securities

(1) None.

(2) None.

(3) None.

(4) None.

(5) None.

E. Repurchase Agreements – None.

F. Real Estate

(1) Real Estate Impairment – None.

(2) Real Estate Held for Sale – None.

(3) Change in Plan of Sale – None

(4) Retail Land Sales – None

G. Low-Income Housing Tax Credits – None.

6.

Joint Ventures, Partnerships and Limited Liability Companies

A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies.

B. Not applicable.

7.

Investment Income

A. There was no due and accrued income excluded from investment income in 2011.

B. Not applicable.

8.

Derivative Instruments

A. Not applicable

B. Not applicable

C. Not applicable

D. Not applicable

E. Not applicable

F. Not applicable
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NOTES TO FINANCIAL STATEMENTS

9. **Income Taxes**
A. The components of the net deferred tax asset/(liability) are as follows:
(1)

Description	Ordinary	2011 Capital	Total	Ordinary	2010 Capital	Total
Gross deferred tax assets	\$ 71,765,934	\$ 11,571,875	\$ 83,337,809	\$ 71,926,544	\$ 10,977,190	\$82,903,734
Statutory valuation allowance	-	-	-	-	-	-
Adjusted gross deferred tax assets	\$ 71,765,934	\$ 11,571,875	\$ 83,337,809	\$ 71,926,544	\$ 10,977,190	\$82,903,734
Gross deferred tax liabilities	(254,650)	(119,290)	(373,940)	(33,698)	-	(33,698)
Net deferred tax asset/(liability) before admissibility test	\$ 71,511,284	\$ 11,452,585	\$ 82,963,869	\$ 71,892,846	\$ 10,977,190	\$82,870,036
Admitted pursuant to Paragraph 10.a	\$ 1,378,579	\$ 601,155	\$ 1,979,733	\$ 2,075,959	\$ -	\$ 2,075,959
Paragraph 10.b.i.	11,446,004	10,970,720	22,416,724	19,610,905	2,893,173	22,504,078
Paragraph 10.b.ii.	23,635,032	23,635,032	23,635,032	26,256,282	26,256,282	26,256,282
Admitted pursuant to paragraph 10.b. (lesser of i. or ii.)	11,446,004	10,970,720	22,416,724	19,610,905	2,893,173	22,504,078
Admitted pursuant to paragraph 10.c.	373,940	-	373,940	33,698	-	33,698
Additional admitted pursuant to paragraph 10.e.i.	-	-	-	-	-	-
Paragraph 10.e.ii.a.	12,661,883	-	12,661,883	20,441,882	-	20,441,882
Paragraph 10.e.ii.b.	35,452,547	35,452,547	35,452,547	39,384,423	39,384,423	39,384,423
Additional admitted pursuant to paragraph 10.e.ii. (lesser of a. or b.)	12,661,883	-	12,661,883	16,380,000	-	16,380,000
Additional admitted pursuant to paragraph 10.e.iii.	-	-	-	-	-	-
Admitted deferred tax asset	25,860,405	11,571,875	37,432,280	38,100,562	2,893,173	40,993,735
Deferred tax liability	(254,650)	(119,290)	(373,940)	(33,698)	-	(33,698)
Net Admitted DTA or (DTL)	\$ 25,605,755	\$ 11,452,585	\$ 37,058,340	\$ 38,066,864	\$ 2,893,173	\$40,960,036
Nonadmitted DTA	\$ 45,905,529	\$ -	\$ 45,905,529	\$ 33,825,983	\$ 8,084,017	\$41,910,000

- (2) The Company has elected to admit DTAs pursuant to paragraph 10.e.
(3) The Company recorded an increase in admitted DTAs as the result of its election to employ the provisions of paragraph 10.e. as follows:

Description	Ordinary	Change During 2011 Capital	Total
Total of gross deferred tax assets(admitted and nonadmitted)	\$ (160,610)	\$ 594,685	\$ 434,075
Statutory valuation allowance	-	-	-
Adjusted gross deferred tax assets	\$ (160,610)	\$ 594,685	\$ 434,075
Gross deferred tax liabilities	(220,952)	(119,290)	(340,242)
Net deferred tax asset/(liability) before admissibility test	\$ (381,562)	\$ 475,395	\$ 93,833
Admitted pursuant to Paragraph 10.a	\$ (697,380)	\$ 601,155	\$ (96,225)
Paragraph 10.b.i.	(8,164,901)	8,077,547	(87,354)
Paragraph 10.b.ii.	(2,621,250)	(2,621,250)	(2,621,250)
Admitted pursuant to paragraph 10.b. (lesser of i. or ii.)	(8,164,901)	8,077,547	(87,354)
Admitted pursuant to paragraph 10.c.	340,242	-	340,242
Additional admitted pursuant to paragraph 10.e.i.	-	-	-
Paragraph 10.e.ii.a.	(7,779,999)	-	(7,779,999)
Paragraph 10.e.ii.b.	(3,931,876)	(3,931,876)	(3,931,876)
Additional admitted pursuant to paragraph 10.e.ii. (lesser of a. or b.)	(3,718,117)	-	(3,718,117)
Additional admitted pursuant to paragraph 10.e.iii.	-	-	-
Admitted deferred tax asset	(12,240,157)	8,678,702	(3,561,455)
Deferred tax liability	(220,952)	(119,290)	(340,242)
Change in net admitted DTA or (DTL)	\$ (12,461,109)	\$ 8,559,412	\$ (3,901,697)
Increase (decrease) in nonadmitted DTA from prior year	\$ 12,079,546	\$ (8,084,017)	\$ 3,995,529

- (4) (5)Description

As of December 31, 2011	With paragraph's 10.a. - c.	With paragraph's 10.e.	Difference
Admitted DTAs	\$ 24,770,397	\$ 37,432,280	\$ 12,661,883
Admitted assets	\$ 3,344,605,701	\$ 3,357,267,584	\$ 12,661,883
Statutory surplus (September 30, 2011)	\$ 255,632,767	\$ 268,294,650	\$ 12,661,883
Total adjusted capital	\$ 275,815,448	\$ 288,477,331	\$ 12,661,883
Authorized control level used in 10.d.	\$ 36,393,353	\$ 36,393,353	\$ -
As of December 31, 2010	With paragraph's 10.a. - c.	With paragraph's 10.e.	Difference
Admitted DTAs	\$ 24,613,735	\$ 40,993,735	\$ 16,380,000
Admitted assets	\$ 3,148,805,490	\$ 3,165,185,490	\$ 16,380,000
Statutory surplus (September 30, 2010)	\$ 299,702,270	\$ 316,082,270	\$ 16,380,000
Total adjusted capital	\$ 302,105,236	\$ 318,485,236	\$ 16,380,000
Authorized control level used in 10.d.	\$ 35,229,313	\$ 35,229,313	\$ -
Change from 2010 to 2011	With paragraph's 10.a. - c.	With paragraph's 10.e.	Difference
Admitted DTAs	\$ 156,662	\$ (3,561,455)	\$ (3,718,117)
Admitted assets	\$ 195,800,211	\$ 192,082,094	\$ (3,718,117)
Statutory surplus	\$ (44,069,503)	\$ (47,787,620)	\$ (3,718,117)
Total adjusted capital	\$ (26,289,788)	\$ (30,007,905)	\$ (3,718,117)
Authorized control level used in 10.d.	\$ 1,164,040	\$ 1,164,040	\$ -

NOTES TO FINANCIAL STATEMENTS

(6) The percentage amount tax planning strategies impact the adjusted gross DTAs:

<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
0.00%	0.00%	0.00%

The percentage amount tax planning strategies impact the net DTAs:

<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
0.00%	10.15%	10.15%

- B. Temporary differences for which a DTL has not been established: \$ -
- C. Current Tax and Change in Deferred Tax

Current income taxes incurred consist of the following major components:

Description	2011	2010
Current income tax expense	\$ 5,680,777	\$ (6,486,974)
Tax on capital gains/(losses)	(4,508,603)	3,240,708
Federal income taxes incurred	\$ 1,172,174	\$ (3,246,266)

The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and liabilities are as follows:

DTAs Resulting From Book/Tax Differences in	December 31, 2011	December 31, 2010	Change	Character
Investments	\$ 11,571,875	\$ 7,427,107	\$ 4,144,768	Capital
Unrealized losses on investments	-	3,550,083	(3,550,083)	Capital
Life and health reserves	44,802,212	47,033,882	(2,231,670)	Ordinary
DAC	24,448,511	22,488,156	1,960,355	Ordinary
Nonadmitted assets	1,052,818	838,351	214,467	Ordinary
Other, net	1,462,393	1,566,155	(103,762)	Ordinary
Gross DTAs	\$ 83,337,809	\$ 82,903,734	\$ 434,075	
Nonadmitted DTAs	\$ 45,905,529	\$ 41,910,000	\$ 3,995,529	

DTLs Resulting From Book/Tax Differences in	December 31, 2011	December 31, 2010	Change	Character
Unrealized gains on investments	\$ (119,290)	\$ -	\$ (119,290)	Capital
Other, net	(254,650)	(33,698)	(220,952)	Ordinary
Gross DTLs	\$ (373,940)	\$ (33,698)	\$ (340,242)	

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	December 31, 2011	December 31, 2010	Change
Total deferred tax assets	\$ 83,337,809	\$ 82,903,734	\$ 434,075
Total deferred tax liabilities	(373,940)	(33,698)	(340,242)
Net deferred tax asset(liability)	\$ 82,963,869	\$ 82,870,036	\$ 93,833
Tax effect of unrealized (gains)/losses			3,669,373
Change in net deferred income tax (charge)/benefit			\$ 3,763,206

	December 31, 2010	December 31, 2009	Change
Total deferred tax assets	\$ 82,903,734	\$ 90,208,064	\$ (7,304,330)
Total deferred tax liabilities	(33,698)	(11,094)	(22,604)
Net deferred tax asset(liability)	\$ 82,870,036	\$ 90,196,970	\$ (7,326,934)
Tax effect of unrealized (gains)/losses			(2,411,300)
Change in net deferred income tax (charge)/benefit			\$ (9,738,234)

NOTES TO FINANCIAL STATEMENTS

D. Reconciliation of Federal income Tax Rate to Actual Effective Rate

The provision for federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

As of December 31, 2011			
Description	Amount	Tax Effect	Effective Tax Rate
		\$	
Income before taxes	\$ (6,847,445)	(2,396,606)	35.00%
Amortization of IMR	(638,379)	(223,433)	3.26%
Dividends received deduction	(130,602)	(45,711)	0.67%
Other items permanent in nature	(520,930)	(182,326)	2.66%
Other	1,347,168	471,511	(6.88)%
Total	\$ (6,790,188)	\$ (2,376,565)	34.71%
Federal income taxes incurred expense/(benefit)	\$ 16,230,790	\$ 5,680,777	(82.96)%
Tax on capital gains/(losses)	(12,881,723)	(4,508,603)	65.84%
Change in net deferred income tax charge/(benefit)	(10,752,018)	(3,763,206)	54.96%
Change in nonadmitted excluding deferred tax asset	612,763	214,467	(3.13)%
Total statutory income taxes	\$ (6,790,188)	\$ (2,376,565)	34.71%

As of December 31, 2010			
Description	Amount	Tax Effect	Effective Tax Rate
Income before taxes	\$ 16,241,401	\$ 5,684,490	35.00%
Amortization of IMR	1,673,069	585,574	3.61%
Dividends received deduction	(342,964)	(120,037)	-0.74%
Other items permanent in nature	(87,306)	(30,557)	-0.19%
Other	922,596	322,909	1.99%
Total	\$ 18,406,796	\$ 6,442,379	39.67%
Federal income taxes incurred expense/(benefit)	\$ (18,534,211)	\$ (6,486,974)	-39.94%
Tax on capital gains/(losses)	9,259,166	3,240,709	19.95%
Change in net deferred income tax charge/(benefit)	27,823,527	9,738,234	59.96%
Change in nonadmitted excluding deferred tax asset	(141,686)	(49,590)	-0.30%
Total statutory income taxes	\$ 18,406,796	\$ 6,442,379	39.67%

- E. At December 31, 2011, the Company had net operating loss carryforwards of: \$ -
At December 31, 2011, the Company had capital loss carryforwards of: \$ -

The following is income tax expense for the current and prior years that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2011	\$ (1,320,478)	\$ 1,921,633	\$ 601,155
2010	1,378,579	-	1,378,579
2009	-	-	-
Total	\$ 58,101	\$ 1,921,633	\$ 1,979,734

Deposits admitted under Internal Revenue Code Section 6603: \$ -

F. The Company’s federal income tax return is consolidated with the following entities:

- Cincinnati Financial Corporation (Parent)
- The Cincinnati Insurance Company
- The Cincinnati Casualty Company
- The Cincinnati Indemnity Company
- The Cincinnati Specialty Underwriters Insurance Company
- CFC Investment Company
- CSU Producer Resources, Inc.

The method of allocation between the companies is subject to written agreement, approved by the Board of Directors, whereby allocation is made primarily on a separate return basis with a current credit for net losses.

10. **Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties**
- A. Not Applicable.
 - B. Not Applicable.
 - C. Not Applicable.
 - D. At December 31, 2011, the Company reported \$2,607,829 as amounts due from the parent company, The Cincinnati Insurance Company, and from affiliated companies, CFC Investment Company, Cincinnati Specialty Underwriters Company and CSU Producer Resources, Inc. Also at December 31, 2011 the Company reported \$329,855 as amounts due to the ultimate parent Cincinnati Financial Corporation. The terms of the settlement require that these amounts be settled within 30 days.
 - E. Not applicable.
 - F. Not applicable.
 - G. All outstanding shares of the Company are owned by the Parent Company, The Cincinnati Insurance Company, an insurance company domiciled in Ohio.
 - H. Not applicable.
 - I. Not applicable.
 - J. Not applicable.
 - K. Not applicable.
 - L. Not applicable.

11. **Debt**

NOTES TO FINANCIAL STATEMENTS

- A.

Capital Notes – The Company had no capital note obligation at December 31, 2011.
- B.

All Other Debt – The Company had no borrowed funds at December 31, 2011.
12.

Retirement Plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Post-retirement Benefit Plans

A.

Defined Benefit Plan - None

B.

Defined Contribution Plans – None.

C.

Multi-employer Plans – None.

D.

Consolidated/Holding Company Plans – The Company participates in a qualified, noncontributory defined benefit pension plan sponsored by Cincinnati Financial Corporation, an affiliate. The Company has no legal obligations for benefits under these plans. Cincinnati Financial Corporation allocates amounts to the Company based on the percentage of participants on the Company’s payroll. The Company’s share of net expense for the qualified pension plan was \$870,938 and \$903,711 for 2011 and 2010 respectively.

E.

Post-employment Benefits & Compensated absences – None.

F.

Impact on Medicare Modernization Act on Postretirement Benefits – None.
13.

Capital and Surplus, Shareholders’ Dividend Restrictions and Quasi-Reorganizations

A.

The Company has 2,000 shares authorized, 2,000 shares issued and 2,000 shares outstanding. All shares are Class A shares. The par value per share is \$1,500.

B.

The Company has no preferred stock outstanding.

C.

The maximum amount of dividends which may be paid by State of Ohio insurance companies to shareholders without prior approval, cannot exceed in any one year the greater of ten percent of the surplus as of December 31 next preceding, or the net income for the twelve month period ending December 31 next preceding. The maximum dividend payment that may be made in 2012 is approximately \$28,000,000. Dividends are paid as determined by the Board of Directors and are not cumulative.

D.

The Company paid \$25,000,000 in dividends to its Parent Company, The Cincinnati Insurance Company, on September 20, 2011.

E.

Within the limitations of (B) above, there are no restrictions placed on the portion of company profits that may be paid as ordinary dividends.

F.

There are no restrictions on unassigned surplus.

G.

Not applicable.

H.

The Company holds no shares of stock for special purposes.

I.

Not applicable.

J.

The portion of unassigned surplus represented or reduced by each item below is as follows:

1.

Unrealized gains and losses:

\$ 340,828 (pre-tax)

K.

The Company has no surplus debentures or similar obligations.

L.

Not applicable.

M.

Not applicable.
14.

Contingencies

A.

The Company has no commitment or contingent commitment to a SCA entity, joint venture, partnership or limited liability company.

B.

The Company is unaware of any assessments that could have a material financial effect.

C.

The Company is unaware of any gain contingencies that could have a material financial effect.

D.

In the normal course of business, the Company is involved in litigation from time to time with claimants, beneficiaries, and others; and a number of lawsuits were pending at December 31, 2011. In the opinion of the Company, the ultimate liability, if any, would not have a material adverse financial effect upon the Company.

E.

Various lawsuits against the Company have arisen in the course of the Company’s business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company. The Company has no assets that it considers to be impaired.
15.

Leases

A.

(1)

The Company leases company automobiles under various noncancelable operating agreements.

(2)

At December 31, 2011, the minimum agreement rental commitments are as follows:

Year Ending December 31

Operating Leases

1.

2011

\$ 36,794

2.

2012

\$ 62,973

3.

2013

\$ 62,973

4.

2014

\$ 62,973

5.

2015

\$ 31,671

6.

Total

\$ 257,384

(3)

The Company is not involved in any material sales leaseback transactions.
16.

Off-Balance Sheet Risk

- The Company does not have any financial instruments with off-balance sheet risk or any financial instruments with concentration of credit risk.
17.

Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A.

None.

B.

None.

C.

None.
18.

The Company has no Gain or Loss from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans.
19.

The Cincinnati Life Insurance Company has direct written long term care premiums of \$ 2,432,508 through a third party administrator. During 2011 the Company entered into a new TPA agreement with Asset Management Resources, to administer certain closed blocks of life and health business, who collected \$1,732,998 on our behalf.
20.

Fair Value Measurements

A.

None.

B.

None.

C.

None.
21.

Other Items

A.

Not applicable

B.

Not applicable

C.

Assets in the amount of \$4,087,732 and \$3,895,755 at December 31, 2011 and 2010, respectively, were on deposit with government authorities or trustees as required by law.

D.

The Company had no admitted assets receivable during 2011 and 2010 for uninsured plans or amounts due from agents.

E.

Not applicable

F.

Not applicable

G.

Not applicable

H.

Retained Assets

1.

The Company’s retained asset program is structured in the financial statements as such. Once a claimant meeting the program requirements opts to take part in the retained assets program, (Benefit Access Account), a claim is recorded and the corresponding liability set up. At that point The Northern Trust Company, which administers the program for Cincinnati Life Insurance, sets up the retained asset account and forwards all documentation including check books to the beneficiary who have full access to their funds once the necessary paperwork is completed with the administrator. From January 1 to March 31, 2011, the account holders were credited at a 1.75% interest rate; from April 1 to the end of the year that credit rate was set at 1.50%. There are no monthly service or maintenance fees for the BAA and there is no charge for withdrawals or for checks, however there are fees for special services. Each returned check are charged to the account holder at \$10 each and stop payments are charged at \$15 each.

2.

	December 31, 2011			December 31, 2010	
Category	Number	Amount	Category	Number	Amount
Up to and including 12 months	50	\$7,475,463	Up to and including 12 months	134	\$11,329,819
13 to 24 months	93	\$4,257,020	13 to 24 months	120	\$10,011,780
25 to 36 months	100	\$7,935,979	25 to 36 months	95	\$4,570,523
37 to 48 months	74	\$2,594,638	37 to 48 months	56	\$1,182,137
49 to 60 months	44	\$1,012,438	49 to 60 months	52	\$1,063,380

NOTES TO FINANCIAL STATEMENTS

Over 60 months	157	\$2,775,536	Over 60 months	127	\$2,206,602
Total	518	\$26,051,074	Total	584	\$30,364,241

3.The Company’s retained asset program consists entirely of individual contracts.

	Number	Balance/Amount
Retained Asset accounts at 1/1/2011	583	\$30,364,241
Accounts issued during 2011	73	\$11,883,736
Earnings credited during 2011	N/A	\$439,870
Fees & Other Charges during 2011	N/A	\$603
Accounts transferred to Unclaimed Property during 2011	0	\$0
Accounts closed/withdrawn during 2011	139	\$16,637,376
Retained Asset accounts at 12/31/2011	517	\$26,051,074

22. Events Subsequent – None.
23. Ceded Reinsurance Report

Section 1 – General Interrogatoriesa. No b. No

Section 2 – Ceded Reinsurance – Part Aa. No b. No

Section 3 – Ceded Reinsurance – Part Ba. \$ 344,681,257 b. No
24. Retrospectively Rated Contracts – Not applicable.
25. Change in Incurred Losses and Loss Adjustment Expense – Reserves for prior year incurred accident and health losses are periodically updated based on the result of ongoing analysis of recent loss development trends. The resulting adjustments in prior year loss development have been immaterial.
26. Inter-company Pooling Agreements – The Company is not part of a pooling arrangement with its group of affiliated insurers.
27. Structured Settlements – None.
28. Health Care Receivables – None.
29. Participating Policies – None.
30. Premium Deficiency Reserves – None.
31. Reserves for Life Contracts and Deposit Type Contracts

A. The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the month of death. Surrender values are not promised in excess of the legally computed reserves.

B. Mean reserves are determined by computing the regular mean reserve for the plan at the rated age and holding, in addition, one-half of the extra premium charge for the year.

C. As of December 31, 2011, the Company had \$ 14,188,876,287 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio.

D. The Tabular Interest, Tabular less Actual Reserve Released and Tabular Cost have been determined by formula as described in the instructions.

E. Tabular interest on funds not involving life contingencies is calculated by subtracting from the current year end total of accumulations and deposit funds prior year end total of accumulations and deposit funds and funds added during the year, and adding funds withdrawn during the year.

F. No other reserve changes.
32. Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

	Amount	% of Total
Subject to discretionary withdrawal – with adjustment		
- with market value adjustment		
- at book value less surrender charge	\$ 468,527,083	46%
Subject to discretionary withdrawal – with adjustment		
- at book value	337,061,430	33%
Not subject to discretionary withdrawal provision	208,891,728	21%
Total gross annuity actuarial reserves and deposit fund liabilities	1,014,480,241	100%
Less: reinsurance	211,521	
Total net annuity actuarial reserves and deposit fund liabilities	\$ 1,014,268,720	

Reconciliation of Total Annuity Actuarial Reserves and Deposit Fund Liabilities*

Exhibit 5, Section B, Totals (net)	\$ 811,573,980
Exhibit 5, Section C, Totals (net)	2,452,843
Exhibit 7, Column 1, Line 14	200,241,897
Subtotal General Account	1,014,268,720
Separate Accounts, Exhibit 3, Line 0299999, Column 2	621,069,270
Separate Accounts, Exhibit 3, Line 0399999, Column 2	0
Separate Accounts, Page 3, Line 1	0
Subtotal Separate Accounts	621,069,270
Combined Total	1,635,337,990
33. Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2011 were as follows:

Type	(1) Gross	(2) Net of Loading
(1) Industrial	\$ 1,581	\$ 600
(2) Ordinary new business	5,881,681	4,321,361
(3) Ordinary renewal	32,590,587	74,907,930
(4) Credit life		
(5) Group life	85,088	85,088
(6) Annuity		
(7) Total	\$ 38,558,937	\$ 79,314,979
34. Separate Accounts

A. Separate Account Activity

(1) The Cincinnati Life Insurance Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and transactions. For the current reporting year, Cincinnati Life reported assets and liabilities from Bank Owned Life Insurance (BOLI) policies into a separate account. In accordance with the Ohio state procedures of approving items within the separate account, the classification of the BOLI policies into separate accounts is supported by Ohio revised code 3911.011 (B).

(2) As of December 31, 2011 and 2010 the Company separate account statement included legally insulated assets of \$621,868,503 and \$595,864,251, respectively. All assets are legally insulated from the general account as of December 31, 2011.

(3) In accordance with the products/transactions recorded within the separate account, some separate account liabilities are guaranteed by the general account. In accordance with these guarantees, if the investment proceeds are insufficient to cover the rate of return guaranteed for the product, the policyholder proceeds will be remitted by the general account.

a. As of December 31, 2011, the general account of the Cincinnati Life Insurance Company had a maximum guarantee for separate account liabilities of \$0.

b. As of December 31, 2011, the separate account paid \$2,081,047 to compensate the general account of the Company for the risk taken.

c. As of December 31, 2011, the general account of the Company has not made any payments towards separate account guarantees.

(4) The Company does not engage in security lending transactions within the separate account.

NOTES TO FINANCIAL STATEMENTS

B. General Nature and Characteristics of Separate Account Business:
Separate accounts held by the Company relate to single premium bank-owned group life insurance policies. The assets of these accounts are carried at amortized cost.

Information regarding the separate accounts of the Company is as follows:

	<u>Separate Accounts with Guarantees</u>			<u>Non-guaranteed</u>	
	(1)	(2)	(3)	(4)	(5)
	<u>Indexed</u>	<u>Non-indexed Guarantee less Than/equal to 4%</u>	<u>Non-indexed Guarantee More than 4%</u>	<u>Non-guaranteed Separate Accounts</u>	<u>Total</u>
1. Premiums, considerations or deposits for year ended 12/31/11					
2. Reserves at 12/31/11					
I. For accounts with assets at:					
a. Market value					
b. Amortized cost		\$ 621,868,503			\$ 621,868,503
c. Total reserves		\$ 621,868,503			\$ 621,868,503
II. By withdrawal characteristics:					
a. Subject to discretionary withdrawal					
b. With MV adjustment					
c. At book value without MV adjustment and with current surrender charge of 5%		\$ 621,868,503			\$ 621,868,503
d. At market value					
e. At book value without MV adjustment and with current surrender charge less than 1%					
f. Subtotal		\$ 621,868,503			\$ 621,868,503
g. Not subject to discretionary withdrawal					
h. Total		\$ 621,868,503			\$ 621,868,503
B. The Company transferred \$2,092,379 from Separate Accounts to the company account.					

Transfers as reported in the Summary of Operations of the Separate Accounts Statement	
A. Transfers to Separate Accounts (Page 4, Line 1.4)	\$0
B. Transfers from Separate Accounts (Page 4, Line 10)	\$ 2,092,379
C. Net transfers to or (From) Separate Accounts (a) – (b)	\$(2,092,379)
Reconciling Adjustments	
A.	\$ 0
B.	\$ 0
C.	\$ 0
Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement	
(1c) + (2) = (Page 4, Line 26)	\$(2,092,379)

35. Loss/Claim adjustment Expense – None.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes ☒ No ☐
- 1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes ☒ No ☐ N/A ☐
- 1.3

State Regulating?

OHIO.....
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes ☐ No ☒
- 2.2

If yes, date of change:

.....
- 3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

.....12/31/2009
- 3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

.....12/31/2009
- 3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

.....08/03/2010
- 3.4

By what department or departments? STATE OF OHIO.....
- 3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes ☐ No ☐ N/A ☒
- 3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes ☒ No ☐ N/A ☐
- 4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business? Yes ☐ No ☒

4.12 renewals? Yes ☐ No ☒
- 4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business? Yes ☐ No ☒

4.22 renewals? Yes ☐ No ☒
- 5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes ☐ No ☒
- 5.2

If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....
.....
.....
.....
.....

- 6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes ☐ No ☒
- 6.2

If yes, give full information
- 7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes ☐ No ☒
- 7.2

If yes,

7.21 State the percentage of foreign control

7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
.....
.....
.....
.....
.....

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]

8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6	7
Affiliate Name	Location (City, State)	FRB	OCC	OTS	FDIC	SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
DELOITTE & TOUCHE, LLP; 250 EAST FIFTH STREET ;P.O. BOX 5340; CINCINNATI, OHIO 45201-5340.....

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []

10.6 If the response to 10.5 is no or n/a, please explain

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
ROGER ANDREW BROWN, FSA,MAAA; 6200 SOUTH GILMORE ROAD; P.O. BOX 145496; FAIRFIELD, OH 45014-5141; VICE PRESIDENT & ACTUARY OF THE CINCINNATI LIFE INSURANCE COMPANY.....

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]

12.11 Name of real estate holding company

12.12 Number of parcels involved

12.13 Total book/adjusted carrying value

\$.....

12.2 If yes, provide explanation

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []

a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

c. Compliance with applicable governmental laws, rules and regulations;

d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

e. Accountability for adherence to the code.

14.11 If the response to 14.1 is no, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]

14.21 If the response to 14.2 is yes, provide information related to amendment(s)

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance with a NAIC rating of 3 or below? Yes ☐ No ☒
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1	2	3	4
American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Circumstances That Can Trigger the Letter of Credit	Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes ☒ No ☐
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes ☒ No ☐
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes ☒ No ☐

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes ☐ No ☒
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers \$.....

20.12 To stockholders not officers \$.....

20.13 Trustees, supreme or grand (Fraternal only) \$.....
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers \$.....

20.22 To stockholders not officers \$.....

20.23 Trustees, supreme or grand (Fraternal only) \$.....
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes ☐ No ☒
- 21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others \$.....

21.22 Borrowed from others \$.....

21.23 Leased from others \$.....

21.24 Other \$.....
- 22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes ☐ No ☒
- 22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$.....

22.22 Amount paid as expenses \$.....

22.23 Other amounts paid \$.....
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes ☒ No ☐
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$.....2,527,053

INVESTMENT

- 24.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.3) Yes ☒ No ☐
- 24.2 If no, give full and complete information, relating thereto
- 24.3 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.4 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes ☐ No ☐ NA ☒
- 24.5 If answer to 24.4 is yes, report amount of collateral for conforming programs. \$.....
- 24.6 If answer to 24.4 is no, report amount of collateral for other programs. \$.....
- 24.7 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes ☐ No ☐ NA ☒
- 24.8 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes ☐ No ☐ NA ☒
- 24.9 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes ☐ No ☐ NA ☒

GENERAL INTERROGATORIES

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.3). Yes [X] No []

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21	Subject to repurchase agreements	\$.....
25.22	Subject to reverse repurchase agreements	\$.....
25.23	Subject to dollar repurchase agreements	\$.....
25.24	Subject to reverse dollar repurchase agreements	\$.....
25.25	Pledged as collateral	\$.....
25.26	Placed under option agreements	\$.....
25.27	Letter stock or securities restricted as to sale	\$.....
25.28	On deposit with state or other regulatory body	\$.....4,087,732
25.29	Other	\$.....

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....
.....
.....
.....
.....

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year: \$.....

28. Excluding items in Schedule E – Part 3 – Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III – General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping agreements of the NAIC *Financial Condition Examiners Handbook*? Yes [X] No []

28.01 For agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
FIFTH THIRD BANK.....	PO BOX 630900 CINCINNATI, OH 45263-0900.....

28.02 For all agreements that do not comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....
.....
.....

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No [X]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....
.....
.....

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
.....
.....
.....

GENERAL INTERROGATORIES

- 29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?
- 29.2 If yes, complete the following schedule:
- Yes [] No [X]

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....
.....
.....
29.2999 TOTAL		0

- 29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....
.....
.....

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	2,353,647,985	2,583,991,060	230,343,075
30.2 Preferred Stocks.....	11,646,488	18,573,750	6,927,263
30.3 Totals	2,365,294,473	2,602,564,810	237,270,338

- 30.4 Describe the sources or methods utilized in determining the fair values:

THE MAJORITY OF ALL FAIR MARKET VALUES ARE OBTAINED FROM INTERACTIVE DATA CORPORATION, A PRICING VENDOR, FOR SECURITY, ANY THAT INTERACTIVE DATA IS UNABLE TO PRICE THE FAIR MARKET VALUE IS ANALYTICALLY DETERMINED BY A BROKERAGE FIRM WHICH TRADES IN THIS TYPE OF SECURITY.....

- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?
- 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?
- 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
- Yes [X] No []
- Yes [] No [X]
- FOR OUR PRIVATE PLACEMENT SECURITIES, WE RECEIVE THE PRICE FROM AN OUTSIDE PRIVATE PLACEMENT MANAGER FOR ALL OTHER SECURITIES IF THE SECURITY IS NOT PRICED BY THE SVO OR BY INTERACTIVE DATA, WE LOOK TO OUTSIDE SECURITY BROKERS OBTAINING QUOTES FROM TWO SEPARATE SOURCES FOR EACH SECURITY.....

- 32.1 Have all the filing requirements of the *Purposes and Procedures Manual* of the NAIC Securities Valuation Office been followed?
- 32.2 If no, list exceptions:
- Yes [] No [X]
- CUSIP #488044AB4; KELLWOOD CORP; BACV = 109,953.38; RATING 6* ; CUSIP #777774AF7; ROSETON-DANSKAMMER; BACV = 1,124,436.56; RATING 6FE.....

GENERAL INTERROGATORIES

OTHER

- 33.1 Amount of payments to Trade associations, service organizations and statistical or rating bureaus, if any? \$4,532,809
- 33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
EXAMONE WORLD WIDE.....	\$.....3,130,442

- 34.1 Amount of payments for legal expenses, if any? \$519,152
- 34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
BAKER & HOSTETLER.....	\$.....328,288

- 35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$
- 35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....	\$.....
.....	\$.....
.....	\$.....

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [X] No []

1.2 If yes, indicate premium earned on U. S. business only. \$12,979

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$0

1.31 Reason for excluding:
.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$

1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$25,012

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$0

1.62 Total incurred claims \$0

1.63 Number of covered lives0

All years prior to most current three years:

1.64 Total premium earned \$12,979

1.65 Total incurred claims \$25,012

1.66 Number of covered lives15

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$0

1.72 Total incurred claims \$0

1.73 Number of covered lives0

All years prior to most current three years:

1.74 Total premium earned \$0

1.75 Total incurred claims \$0

1.76 Number of covered lives0

2. Health Test:

		1		2
		Current Year		Prior Year
2.1	Premium Numerator	\$142,472	\$	.....227,022
2.2	Premium Denominator	\$299,663,671	\$	.....368,720,097
2.3	Premium Ratio (2.1/2.2)	.....0.000		.....0.001
2.4	Reserve Numerator	\$2,838,583	\$	.....5,408,162
2.5	Reserve Denominator	\$2,112,772,711	\$	.....1,892,133,227
2.6	Reserve Ratio (2.4/2.5)	.....0.001		.....0.003

3.1 Does this reporting entity have Separate Accounts? Yes [X] No []

3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [X] No [] N/A []

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? \$0

3.4 State the authority under which Separate Accounts are maintained:
STATE OF OHIO PURSUANT TO OHIO REVISED CODE 3911.011(B).....

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [X] No []

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?..... \$

4.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid \$1,624,631

4.22 Received \$

5.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]

5.2 If yes, what amount pertaining to these items is included in:

5.21 Page 3, Line 1 \$

5.22 Page 4, Line 1 \$

6. For stock reporting entities only:

6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$1,000,000

7. Total dividends paid stockholders since organization of the reporting entity:

7.11 Cash \$168,000,000

7.12 Stock \$750,000

GENERAL INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]

Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the *Workers Compensation Carve-Out Supplement* to the Annual Statement? Yes [] No []

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1	2	3
	Reinsurance Assumed	Reinsurance Ceded	Net Retained
8.31	Earned premium.....		
8.32	Paid claims.....		
8.33	Claim liability and reserve (beginning of year).....		
8.34	Claim liability and reserve (end of year).....		
8.35	Incurred claims.....		

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column 1 are:

	Attachment Point	1 Earned Premium	2 Claim Liability And Reserve
8.41	<\$25,000	.....	.....
8.42	\$25,000 – 99,999	.....	.....
8.43	\$100,000 – 249,999	.....	.....
8.44	\$250,000 – 999,999	.....	.....
8.45	\$1,000,000 or more	.....	.....

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? \$.....

9.1 Does the company have variable annuities with guaranteed benefits? Yes [] No [X]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1 Guaranteed Death Benefits	2 Guaranteed Living Benefits	Waiting Period Remaining	Account Value Related to Col.3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit

10 For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

10.1 Amount of loss reserves established by these annuities during the current year: \$.....0

10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1 P&C Insurance Company and Location	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
.....
.....
.....
.....

11.1 Do you act as a custodian for health savings accounts?..... Yes [] No [X]

11.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$.....

11.3 Do you act as an administrator for health savings accounts?..... Yes [] No [X]

11.4 If yes, please provide the balance of the funds administered as of the reporting date. \$.....

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.
Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2011	2 2010	3 2009	4 2008	5 2007
<u>Life Insurance in Force</u> (Exhibit of Life Insurance)					
1. Ordinary-whole life and endowment (Line 34, Col. 4)	6,802,550	6,858,994	6,856,271	6,791,787	6,675,321
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4)	68,880,772	65,293,470	61,022,987	57,210,317	53,369,233
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	1,980,459	1,942,432	1,905,317	1,854,511	1,797,427
5. Industrial (Line 21, Col. 2)	27,105	29,147	30,279	31,611	32,970
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	77,690,886	74,124,043	69,814,854	65,888,226	61,874,951
<u>New Business Issued</u> (Exhibit of Life Insurance)					
8. Ordinary-whole life and endowment (Line 34, Col. 2)	638,648	570,001	612,492	609,285	701,485
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2)	6,660,635	7,468,894	7,007,725	6,822,250	7,124,911
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	17,035	11,663	14,829	20,020	19,788
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	7,316,318	8,050,558	7,635,046	7,451,555	7,846,184
<u>Premium Income - Lines of Business</u> (Exhibit 1 – Part 1)					
14. Industrial life (Line 20.4, Col. 2)	153,096	221,827	255,664	285,007	322,848
15.1 Ordinary life insurance (Line 20.4, Col. 3)	173,160,040	162,849,343	151,864,612	138,276,652	130,340,479
15.2 Ordinary individual annuities (Line 20.4, Col. 4)	122,481,247	201,128,647	181,417,194	33,555,930	21,914,812
16. Credit life, (group and individual) (Line 20.4, Col. 5)	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6)	1,343,027	1,835,207	1,690,996	1,568,510	1,902,036
17.2 Group annuities (Line 20.4, Col. 7)	0	0	0	0	0
18.1A & H-group (Line 20.4, Col. 8)	559,861	688,035	679,915	996,752	890,470
18.2A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3A & H-other (Line 20.4, Col. 10)	1,966,401	1,997,038	2,241,467	2,207,794	2,277,680
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	299,663,671	368,720,097	338,149,848	176,890,645	157,648,325
<u>Balance Sheet</u> (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	2,735,399,080	2,569,321,239	2,260,217,238	1,929,990,526	2,028,725,284
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	2,454,215,139	2,266,358,083	1,959,972,064	1,639,901,167	1,551,789,832
23. Aggregate life reserves (Page 3, Line 1)	2,159,113,182	1,945,729,061	1,651,580,251	1,378,272,694	1,275,484,072
24. Aggregate A & H reserves (Page 3, Line 2)	15,216,077	13,958,535	12,277,919	11,020,092	12,043,464
25. Deposit-type contract funds (Page 3, Line 3)	200,241,900	201,456,126	198,892,274	197,444,184	194,334,934
26. Asset valuation reserve (Page 3, Line 24.01)	7,293,335	15,522,026	15,866,516	28,402	29,083,441
27. Capital (Page 3, Lines 29 & 30)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
28. Surplus (Page 3, Line 37)	278,183,941	299,963,155	297,245,174	287,089,358	473,935,452
<u>Cash Flow (Page 5)</u>					
29. Net cash from operations (Line 11)	213,717,444	311,316,357	271,206,044	133,562,580	77,684,717
<u>Risk-Based Capital Analysis</u>					
30. Total adjusted capital	288,477,331	318,485,236	316,111,745	290,117,814	506,018,947
31. Authorized control level risk-based capital	36,393,353	35,229,313	40,234,924	36,381,487	65,624,702
<u>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</u> (Page 2, Col. 3) (Line No./Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	92.1	86.7	85.3	83.9	70.5
33. Stocks (Lines 2.1 and 2.2)	0.6	4.2	5.2	10.2	23.9
34. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	4.2	5.8	7.2	3.4	3.5
37. Contract loans (Line 6)	1.4	1.6	1.9	2.0	1.6
38. Derivatives (Page 2, Line 7)	0.0	0.0	XXX	XXX	XXX
39. Other invested assets (Line 8)	1.7	1.6	0.0	1.0	0.0
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	XXX	XXX	XXX
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2011	2 2010	3 2009	4 2008	5 2007
<u>Investments in Parent, Subsidiaries and Affiliates</u>					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	0
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0	0	0	0
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate		0	0	0	0
49. All other affiliated		0	0	0	0
50. Total of above Lines 44 to 49	0	0	0	0	0
<u>Total Nonadmitted and Admitted Assets</u>					
51. Total nonadmitted assets (Page 2, Line 28, Col. 2)	48,913,581	46,326,802	47,905,209	65,379,781	4,345,808
52. Total admitted assets (Page 2, Line 28, Col. 3)	3,357,267,584	3,165,185,490	2,830,558,687	2,477,627,096	2,549,964,945
<u>Investment Data</u>					
53. Net investment income (Exhibit of Net Investment Income)	138,199,338	133,876,127	126,203,915	119,544,635	114,430,186
54. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(13,615,251)	9,259,166	(5,775,839)	(57,227,211)	26,400,373
55. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	6,814,550	(6,889,429)	2,934,077	(112,304,105)	(91,564,492)
56. Total of above Lines 53, 54 and 55	131,398,637	136,245,864	123,362,153	(49,986,681)	49,266,067
<u>Benefits and Reserve Increase (Page 6)</u>					
57. Total contract benefits-life (Lines 10, 11, 12, 13, 14 and 15, Col.1 minus Lines 10, 11, 12, 13, 14, and 15, Cols. 9, 10 and 11)	142,039,316	117,638,373	103,681,011	103,436,523	95,447,253
58. Total contract benefits-A & H (Lines 13 & 14, Cols. 9, 10 & 11)	(794,311)	1,856,221	1,905,682	2,418,563	1,933,226
59. Increase in life reserves-other than group and annuities (Line 19, Cols. 2 & 3)	120,394,821	111,754,413	104,634,739	87,988,553	92,982,201
60. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	1,257,541	1,680,617	1,257,827	(1,023,372)	1,646,095
61. Dividends to policyholders (Line 30, Col. 1)	110	110	111	109	108
<u>Operating Percentages</u>					
62. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col.1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00	22.9	19.2	19.5	33.2	37.7
63. Lapse percent (ordinary only) [Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00	5.6	6.1	6.5	6.5	6.1
64. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	30.3	131.6	108.7	45.4	113.2
65. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)	0.3	0.7	0.6	0.7	0.4
66. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	74.0	104.1	96.8	91.7	88.2
<u>A & H Claim Reserve Adequacy</u>					
67. Incurred losses on prior years' claims-group health (Sch. H, Part 3, Line 3.1, Col. 2)	5,111,447	6,747,577	5,631,182	5,536,275	6,417,802
68. Prior years' claim liability and reserve-group health (Sch. H, Part 3, Line 3.2, Col. 2)	6,306,446	5,903,290	5,202,604	6,169,490	4,401,118
69. Incurred losses on prior years' claims-health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)	3,154,275	4,846,156	4,288,430	4,342,952	4,420,203
70. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2, Col. 1 less Col. 2)	5,121,884	4,361,276	4,298,994	4,324,955	4,685,103
<u>Net Gains From Operations After Federal Income Taxes by Lines of Business</u> (Page 6, Line 33)					
71. Industrial life (Col. 2)	(172,356)	163,661	303,976	211,261	219,084
72. Ordinary-life (Col. 3)	(13,154,271)	216,420	6,874,986	(12,980,394)	(22,967,824)
73. Ordinary-individual annuities (Col. 4)	7,983,472	7,118,276	(3,723,845)	2,751,002	3,247,062
74. Ordinary-supplementary contracts (Col. 5)	205,190	339,328	100,630	159,287	24,450
75. Credit life (Col. 6)	0	0	0	0	0
76. Group life (Col. 7)	1,062,728	1,727,327	1,882,313	3,244,764	5,399,305
77. Group annuities (Col. 8)	(37,964)	(18,767)	(45,013)	225,362	(96,553)
78. A & H-group (Col. 9)	(236,922)	(1,298,703)	(1,405,487)	(132,439)	(1,774,398)
79. A & H-credit (Col. 10)	0	0	0	0	0
80. A & H-other (Col. 11)	438,078	(517,419)	37,690	(118,354)	143,281
81. Aggregate of all other lines of business (Col. 12)	4,265,546	5,739,084	6,853,875	(10,921,327)	22,689,243
82. Total (Col. 1)	353,501	13,469,207	10,879,125	(17,560,838)	6,883,650

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?..... Yes [] No []

If no, please explain

.....

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
	1	2	3	4	5	6	Number of		9	Total Amount of Insurance (a)
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year	33,872	29,147	376,123	72,152,464	.0	.0	9	5,231	1,942,432	74,124,043
2. Issued during year .....		.0	36,212	7,299,283		.0	1	314	17,035	7,316,318
3. Reinsurance assumed .....										.0
4. Revived during year	11	13	2,011	666,905						666,918
5. Increased during year (net)				64,685					52,950	117,635
6. Subtotals, Lines 2 to 5	11	13	38,223	8,030,873	.0	.0	1	314	69,985	8,100,871
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		.0
8. Aggregate write-ins for increases .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9. Totals (Lines 1 and 6 to 8)	33,883	29,160	414,346	80,183,337	.0	.0	10	5,545	2,012,417	82,224,914
Deductions during year:										
10. Death	225	222	2,016	103,951			XXX	7	2,955	107,128
11. Maturity	453	416	750	2,703			XXX			3,119
12. Disability							XXX			.0
13. Expiry	472	551	1,281	15,601						16,152
14. Surrender	497	635	6,506	340,707						341,342
15. Lapse	67	100	19,428	3,785,140			1	321	29,003	3,814,243
16. Conversion			473	69,994			XXX	XXX	XXX	69,994
17. Decreased (net)		131		181,919						182,050
18. Reinsurance .....										.0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	1,714	2,055	30,454	4,500,015	.0	.0	1	328	31,958	4,534,028
21. In force end of year (Line 9 minus Line 20)	32,169	27,105	383,892	75,683,322	.0	.0	9	5,217	1,980,459	77,690,886
22. Reinsurance ceded end of year	XXX		XXX	35,220,582	XXX		XXX	XXX	469,764	35,690,346
23. Line 21 minus Line 22	XXX	27,105	XXX	40,462,740	XXX	(b) 0	XXX	XXX	1,510,695	42,000,540
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$; Individual \$

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR				
	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance	29,228	23,668	22,588	378,002
26. Debit ordinary insurance	XXX	XXX	18,106	84,379

ADDITIONAL INFORMATION ON ORDINARY INSURANCE				
	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
Term Insurance Excluding Extended Term Insurance				
27. Term policies-decreasing			1,688	30,195
28. Term policies-other	21,719	6,616,235	213,087	68,237,952
29. Other term insurance-decreasing	XXX	3	XXX	230
30. Other term insurance	XXX	44,397	XXX	540,606
31. Totals, (Lines 27 to 30)	21,719	6,660,635	214,775	68,808,983
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	8,776	71,789
34. Totals, whole life and endowment	14,493	638,648	160,342	6,802,550
35. Totals (Lines 31 to 34)	36,212	7,299,283	383,893	75,683,322

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS				
	Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial			27,105	
37. Ordinary	7,299,283		75,683,306	16
38. Credit Life (Group and Individual)				
39. Group	17,035		1,980,458	
40. Totals (Lines 36 to 39)	7,316,318	0	77,690,869	16

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE				
	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	13,341
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	5,217	XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21			1,100	1,464,136

ADDITIONAL ACCIDENTAL DEATH BENEFITS	
46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	867,019

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE	
47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.	
47.1 COMMUTED AMOUNT	
47.2 WIFE, FACE AMOUNT, CHILDREN, ASSUMED AVERAGE FAMILY SIZE	

POLICIES WITH DISABILITY PROVISIONS								
Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificate s	8 Amount of Insurance (a)
48. Waiver of Premium	2,018	1,713	21,372	3,648,059				
49. Disability Income			2,794	83,007				
50. Extended Benefits			XXX	XXX				
51. Other			3,788	241,913				
52. Total	2,018 (b)	1,713	27,954 (b)	3,972,979	0 (b)	0	0 (b)	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)
(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES,
INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR
SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH
AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	59	246	0	0
2. Issued during year	2	84		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	61	330	0	0
Deductions during year:				
6. Decreased (net)	3	29		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	3	29	0	0
9. In force end of year	58	301	0	0
10. Amount on deposit	(a)	16,840,969	(a)	
11. Income now payable	58	273		
12. Amount of income payable	(a) 252,236	(a) 2,436,225	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	1,644	16,300	2	34
2. Issued during year	31	2,804		1
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	1,675	19,104	2	35
Deductions during year:				
6. Decreased (net)	91	(672)		3
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	91	(672)	0	3
9. In force end of year	1,584	19,776	2	32
Income now payable:				
10. Amount of income payable	(a) 16,573,594	XXX	XXX	(a) 106,590
Deferred fully paid:				
11. Account balance	XXX	(a) 647,836,509	XXX	(a) 25,985
Deferred not fully paid:				
12. Account balance	XXX	(a) 157,599,088	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	3,593	1,184,667	0	0	12,324	5,961,903
2. Issued during year	180	3,297			243	229,913
3. Reinsurance assumed						
4. Increased during year (net) ..		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	3,773	XXX	0	XXX	12,567	XXX
Deductions during year:						
6. Conversions	236	XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX	2,538	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	236	XXX	0	XXX	2,538	XXX
10. In force end of year	3,537	(a) 1,086,013	0	(a)	10,029	(a) 5,712,063

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	58	2
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	58	2
Deductions during year:		
6. Decreased (net)	2	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	2	0
9. In force end of year	56	2
10. Amount of account balance	(a) 199,066	(a) 5,583

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE CINCINNATI LIFE INSURANCE COMPANY

SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1	Direct Business Only					
		Life Contracts		4	5	6	7
		2	3				
	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit - Type Contracts
1. Alabama	AL.....L	4,127,169	1,678,036	95,738	.0	5,900,943	145,239
2. Alaska	AK.....L	32,479	150,000	.0	.0	182,479	.0
3. Arizona	AZ.....L	1,437,902	49,248	18,012	.0	1,505,162	.0
4. Arkansas	AR.....L	2,106,464	164,725	4,431	.0	2,275,620	.0
5. California	CA.....L	4,997,484	2,073,677	41,403	.0	7,112,564	.0
6. Colorado	CO.....L	828,580	44,450	24,376	.0	897,406	87,744
7. Connecticut	CT.....L	342,294	405,154	3,087	.0	750,535	.0
8. Delaware	DE.....L	229,796	1,148,672	4,831	.0	1,383,298	.0
9. District of Columbia	DC.....L	73,590	.0	454	.0	74,044	.0
10. Florida	FL.....L	5,410,316	4,071,328	168,594	.0	9,650,238	41,185
11. Georgia	GA.....L	11,595,186	756,084	401,796	.0	12,753,066	.0
12. Hawaii	HI.....L	40,431	.0	584	.0	41,015	.0
13. Idaho	ID.....L	558,493	301,578	4,668	.0	864,739	.0
14. Illinois	IL.....L	16,014,268	7,204,561	528,491	.0	23,747,320	.0
15. Indiana	IN.....L	15,298,300	5,394,040	423,292	.0	21,115,633	.0
16. Iowa	IA.....L	8,614,048	26,532,547	127,568	.0	35,274,162	.0
17. Kansas	KS.....L	2,777,290	1,329,529	39,731	.0	4,146,550	198,702
18. Kentucky	KY.....L	8,213,010	867,973	266,620	.0	9,347,603	.0
19. Louisiana	LA.....L	408,732	160,000	1,255	.0	569,988	.0
20. Maine	ME.....L	40,350	.0	.0	.0	40,350	.0
21. Maryland	MD.....L	2,214,841	380,968	44,967	.0	2,640,776	.0
22. Massachusetts	MA.....L	417,467	.0	3,980	.0	421,446	.0
23. Michigan	MI.....L	11,605,489	9,205,947	470,009	.0	21,281,445	40,386
24. Minnesota	MN.....L	7,778,157	18,804,396	98,740	.0	26,681,292	325,118
25. Mississippi	MS.....L	221,953	1,350	1,761	.0	225,064	.0
26. Missouri	MO.....L	6,863,368	1,539,074	77,166	.0	8,479,609	28,615
27. Montana	MT.....L	807,980	91,000	6,597	.0	905,577	.0
28. Nebraska	NE.....L	1,408,662	1,249,417	11,921	.0	2,670,000	.0
29. Nevada	NV.....L	282,198	9,690	11,267	.0	303,156	30,499
30. New Hampshire	NH.....L	317,681	450	5,775	.0	323,906	.0
31. New Jersey	NJ.....L	511,829	236,039	2,048	.0	749,917	.0
32. New Mexico	NM.....L	364,380	308,280	7,443	.0	680,103	.0
33. New York	NY.....N	327,629	6,000	3,770	.0	337,399	.0
34. North Carolina	NC.....L	10,714,257	474,726	296,328	.0	11,485,311	.0
35. North Dakota	ND.....L	1,201,956	829,200	7,327	.0	2,038,484	.0
36. Ohio	OH.....L	42,241,836	6,702,991	1,460,969	.0	50,405,796	1,394,459
37. Oklahoma	OK.....L	320,275	90,000	.0	.0	410,275	.0
38. Oregon	OR.....L	477,060	88,000	3,104	.0	568,164	.0
39. Pennsylvania	PA.....L	16,753,412	11,059,206	360,964	.0	28,173,581	.0
40. Rhode Island	RI.....L	47,355	.0	.0	.0	47,355	.0
41. South Carolina	SC.....L	2,782,872	112,330	113,331	.0	3,008,533	.0
42. South Dakota	SD.....L	731,246	1,358,916	2,054	.0	2,092,216	.0
43. Tennessee	TN.....L	7,183,742	5,525,206	157,063	.0	12,866,011	175,409
44. Texas	TX.....L	5,829,700	2,236,603	30,320	.0	8,096,623	.0
45. Utah	UT.....L	718,791	262,924	1,175	.0	982,890	13,080
46. Vermont	VT.....L	328,964	50,000	6,811	.0	385,775	.0
47. Virginia	VA.....L	4,128,916	3,377,110	102,855	.0	7,608,882	.0
48. Washington	WA.....L	846,039	477,737	5,680	.0	1,329,456	.0
49. West Virginia	WV.....L	1,962,633	1,497,035	91,122	.0	3,550,790	.0
50. Wisconsin	WI.....L	7,422,568	4,175,049	228,043	.0	11,825,660	39,578
51. Wyoming	WY.....L	98,402	.0	.0	.0	98,402	.0
52. American Samoa	AS.....N	.0	.0	.0	.0	.0	.0
53. Guam	GU.....N	.0	.0	.0	.0	.0	.0
54. Puerto Rico	PR.....N	2,227	.0	.0	.0	2,227	.0
55. US Virgin Islands	VI.....N	.0	.0	.0	.0	.0	.0
56. Northern Mariana Islands	MP.....N	.0	.0	.0	.0	.0	.0
57. Canada	CN.....N	1,731	.0	.0	.0	1,731	.0
58. Aggregate Other Alien	OT.....XXX	1,758	.0	.0	.0	1,758	.0
59. Subtotal	(a).....50	220,063,556	122,481,247	5,767,520	.0	348,312,323	2,520,014
90. Reporting entity contributions for employee benefits plans	XXX.....	2,258,443		1,030,556		3,288,999	
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	.0	.0
95. Totals (Direct Business)	XXX.....	222,321,999	122,481,247	6,798,076	.0	351,601,322	2,520,014
96. Plus reinsurance assumed	XXX.....	28,182				28,182	
97. Totals (All Business)	XXX.....	222,350,181	122,481,247	6,798,076	.0	351,629,504	2,520,014
98. Less reinsurance ceded	XXX.....	50,483,928		4,241,320		54,725,248	
99. Totals (All Business) less Reinsurance Ceded	XXX.....	171,866,253	122,481,247	(b) 2,556,756	0	296,904,256	2,520,014
DETAILS OF WRITE-INS							
5801. England	XXX.....	1,619				1,619	
5802. Mexico	XXX.....	139				139	
5803.	XXX.....						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX.....	.0	.0	.0	.0	.0	.0
5899. Total (Lines 5801 through 5803 + 5898)(Line 58 above)	XXX.....	1,758	0	0	0	1,758	0
9401.	XXX.....						
9402.	XXX.....						
9403.	XXX.....						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX.....	.0	.0	.0	.0	.0	.0
9499. Total (Lines 9401 through 9403 + 9498)(Line 94 above)	XXX.....	0	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.

Explanation of basis of allocation by states, etc., of premiums and annuity considerations

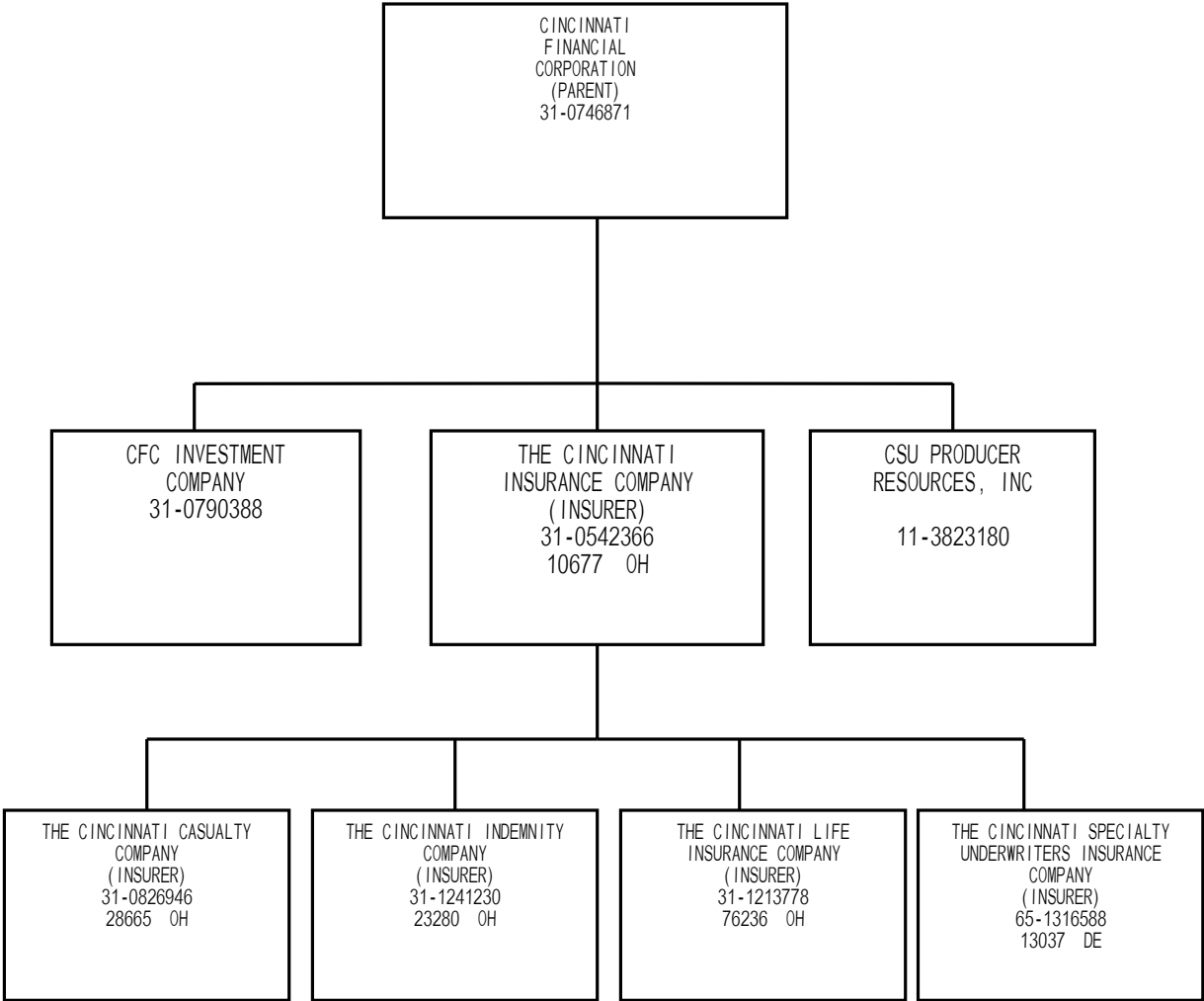
ORDINARY LIFE, INDUSTRIAL LIFE, MONTHLY DEBIT ORDINARY, HEALTH, & ANNUITIES ARE ALLOCATED TO THE STATE TO WHICH THE PREMIUM NOTICE IS SENT. GROUP LIFE AND HEALTH ARE ALLOCATED TO THE STATE IN WHICH THE GROUP IS PRINCIPALLY LOCATED.

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

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9 and 10, or with Schedule H, Part 1, Column 1, Line 1 indicate which; Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9 and 10.

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE
THE CINCINNATI LIFE INSURANCE COMPANY

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER
MEMBERS OF A HOLDING COMPANY GROUP PART 1 –
ORGANIZATIONAL CHART



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