



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31 , 2011
OF THE CONDITION AND AFFAIRS OF THE

Western-Southern Life Assurance Company

NAIC Group Code 0836, 0836 NAIC Company Code 92622 Employer's ID Number 31-1000236
(Current Period) (Prior Period)

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated/Organized December 1, 1980 Commenced Business March 5, 1981

Statutory Home Office 400 Broadway, Cincinnati, Ohio 45202
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 400 Broadway, Cincinnati, Ohio 45202 513-629-1800
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 400 Broadway, Cincinnati, Ohio 45202
(Street and Number or P. O. Box, City or Town, State and Zip Code)

Primary Location of Books and Records 400 Broadway, Cincinnati, Ohio 45202
(Street and Number, City or Town, State and Zip Code)
513-629-1800
(Area Code) (Telephone Number)

Internet Website Address www.WesternSouthernLife.com

Statutory Statement Contact Bradley J. Hunkler 513-629-2980
(Name) (Area Code) (Telephone Number) (Extension)
CompAcctGrp@WesternSouthernLife.com 513-629-1871
(E-Mail Address) (Fax Number)

OFFICERS

John Finn Barrett (Chairman of Board, President & CEO)
Donald Joseph Wuebbling (Secretary and Counsel)

OTHER OFFICERS

Edward Joseph Babbitt (VP & Sr Counsel)
Keith Walker Brown (VP & Chf Underwriter)
Keith Terrill Clark, MD (VP & Medical Director)
James Joseph DeLuca (VP)
Lisa Beth Fangman (VP)
Stephen Paul Hamilton (VP)
Noreen Joyce Hayes (Sr VP)
Kevin Louis Howard (VP & Assoc Gen Counsel)
Robert Scott Kahn (VP)
Richard Anthony Krawczeski (VP)
Harold Victor Lyons (VP)
Jill Tripp McGruder (Sr VP)
Michael Ryland Moser (VP & Chf Compliance Officer)
Jonathan David Niemeyer (Sr VP & General Counsel)
Keith Malcom Payne (VP)
Mario Joseph San Marco (VP)
Denise Lynn Sparks (VP)
Thomas Martin Stapleton (VP)
David Eugene Theurich (VP)
Robert Lewis Walker (Sr VP & Chf Fin Off)

Troy Dale Brodie (VP)
Kim Rehling Chiodi (VP)
Robert John DalSanto (VP)
Bryan Chalmer Dunn (Sr VP & Chf Mkt Off)
Clint David Gibler (Sr VP & Chf Inf Off)
Daniel Wayne Harris (VP)
David Todd Henderson (VP & Chief Risk Officer)
Bradley Joseph Hunkler (VP, Chief Accounting Officer)
Phillip Earl King (VP & Auditor)
Michael Joseph Laatsch (VP)
Constance Marie Maccarone (Sr VP)
Jimmy Joe Miller (Sr VP)
Nora Eyre Moushey (Sr VP & Chf Actuary)
Gene Anthony Patterson (VP)
Douglas Ivan Ross (VP & Chf Tech Off)
Nicholas Peter Sargen (Sr VP & Chf Inv Off)
Jeffrey Laurence Stainton# (VP & Assoc Gen Counsel)
Richard Kelley Taulbee (VP)
James Joseph Vance (VP & Treasurer)

DIRECTORS OR TRUSTEES

John Finn Barrett
Donald Allen Bliss
James Norman Clark
Jo Ann Davidson
Eugene Peter Ruehlmann
George Victor Voinovich#
George Herbert Walker, III
Thomas Luke Williams

State of Ohio }
County of Hamilton } SS

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.

John Finn Barrett
Chairman of Board, President & CEO
Donald Joseph Wuebbling
Secretary and Counsel
Bradley Joseph Hunkler
VP, Chief Accounting Officer
a. Is this an original filing? Yes (X) No ()
b. If no: 1. State the amendment number
2. Date filed
3. Number of pages attached

Subscribed and sworn to before me this
3rd day of February, 2012



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	302,910				302,910
2. Annuity considerations	9,551,518				9,551,518
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	9,854,428				9,854,428
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	362,384				362,384
10. Matured endowments					
11. Annuity benefits	5,589,925				5,589,925
12. Surrender values and withdrawals for life contracts	11,371,089				11,371,089
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	363,999				363,999
15. Totals	17,687,397				17,687,397
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	7	362,384							7	362,384
Settled during current year:										
18.1 By payment in full	7	362,384							7	362,384
18.2 By payment on compromised claims										
18.3 Totals paid	7	362,384							7	362,384
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	362,384							7	362,384
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	627	113,966,919		(a)					627	113,966,919
21. Issued during year	6	241,646							6	241,646
22. Other changes to in force (Net)	(11)	(7,351,354)							(11)	(7,351,354)
23. In force December 31 of current year	622	106,857,211		(a)					622	106,857,211

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	33,262				33,262
2. Annuity considerations	16,275				16,275
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	49,537				49,537
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	73,633				73,633
10. Matured endowments					
11. Annuity benefits	20,030				20,030
12. Surrender values and withdrawals for life contracts	34,716				34,716
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,396				2,396
15. Totals	130,775				130,775
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	73,633							1	73,633
Settled during current year:										
18.1 By payment in full	1	73,633							1	73,633
18.2 By payment on compromised claims										
18.3 Totals paid	1	73,633							1	73,633
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	73,633							1	73,633
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	60	6,656,272	(a)						60	6,656,272
21. Issued during year										
22. Other changes to in force (Net)	5	1,043,501							5	1,043,501
23. In force December 31 of current year	65	7,699,773	(a)						65	7,699,773

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,146,087				1,146,087
2. Annuity considerations	8,242,467				8,242,467
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	9,388,554				9,388,554
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	735,957				735,957
10. Matured endowments	29,561				29,561
11. Annuity benefits	1,801,354				1,801,354
12. Surrender values and withdrawals for life contracts	5,694,339				5,694,339
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	204,793				204,793
15. Totals	8,466,004				8,466,004
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	4	155,107							4	155,107
17. Incurred during current year	18	635,411							18	635,411
Settled during current year:										
18.1 By payment in full	21	765,518							21	765,518
18.2 By payment on compromised claims										
18.3 Totals paid	21	765,518							21	765,518
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	21	765,518							21	765,518
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	25,000							1	25,000
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	2,225	300,127,943		(a)					2,225	300,127,943
21. Issued during year	62	9,336,535							62	9,336,535
22. Other changes to in force (Net)	(169)	(24,194,723)							(169)	(24,194,723)
23. In force December 31 of current year	2,118	285,269,755		(a)					2,118	285,269,755

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	299,790				299,790
2. Annuity considerations	12,996,533				12,996,533
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	13,296,323				13,296,323
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	165,113				165,113
10. Matured endowments	66				66
11. Annuity benefits	3,298,930				3,298,930
12. Surrender values and withdrawals for life contracts	6,035,536				6,035,536
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	79,625				79,625
15. Totals	9,579,270				9,579,270
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	1	52,285							1	52,285
17. Incurred during current year	4	112,894							4	112,894
Settled during current year:										
18.1 By payment in full	5	165,179							5	165,179
18.2 By payment on compromised claims										
18.3 Totals paid	5	165,179							5	165,179
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	165,179							5	165,179
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	382	47,893,053	(a)						382	47,893,053
21. Issued during year	8	1,186,788							8	1,186,788
22. Other changes to in force (Net)	(18)	(3,363,361)							(18)	(3,363,361)
23. In force December 31 of current year	372	45,716,480	(a)						372	45,716,480

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,930,378				4,930,378
2. Annuity considerations	14,962,487				14,962,487
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	19,892,865				19,892,865
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,432,738				1,432,738
10. Matured endowments	86,762				86,762
11. Annuity benefits	8,359,275				8,359,275
12. Surrender values and withdrawals for life contracts	15,359,997				15,359,997
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	502,485				502,485
15. Totals	25,741,257				25,741,257
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	5	350,000							5	350,000
17. Incurred during current year	58	2,318,678							58	2,318,678
Settled during current year:										
18.1 By payment in full	50	1,519,500							50	1,519,500
18.2 By payment on compromised claims										
18.3 Totals paid	50	1,519,500							50	1,519,500
18.4 Reduction by compromise										
18.5 Amount rejected	2	75,000							2	75,000
18.6 Total settlements	52	1,594,500							52	1,594,500
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	11	1,074,178							11	1,074,178
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	7,880	1,647,662,534		(a)					7,880	1,647,662,534
21. Issued during year	956	90,601,654							956	90,601,654
22. Other changes to in force (Net)	(855)	(122,689,288)							(855)	(122,689,288)
23. In force December 31 of current year	7,981	1,615,574,900		(a)					7,981	1,615,574,900

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	386,539				386,539
2. Annuity considerations	3,545,263				3,545,263
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	3,931,802				3,931,802
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	73,475				73,475
10. Matured endowments					
11. Annuity benefits	775,363				775,363
12. Surrender values and withdrawals for life contracts	2,863,504				2,863,504
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	51,166				51,166
15. Totals	3,763,508				3,763,508
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	73,475							2	73,475
Settled during current year:										
18.1 By payment in full	2	73,475							2	73,475
18.2 By payment on compromised claims										
18.3 Totals paid	2	73,475							2	73,475
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	73,475							2	73,475
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	747	203,193,760	(a)						747	203,193,760
21. Issued during year	7	1,250,002							7	1,250,002
22. Other changes to in force (Net)	(28)	(5,290,929)							(28)	(5,290,929)
23. In force December 31 of current year	726	199,152,833	(a)						726	199,152,833

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	219,208				219,208
2. Annuity considerations	2,502,938				2,502,938
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	2,722,146				2,722,146
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	275,034				275,034
10. Matured endowments					
11. Annuity benefits	201,438				201,438
12. Surrender values and withdrawals for life contracts	133,709				133,709
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	40,015				40,015
15. Totals	650,196				650,196
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	275,034							2	275,034
Settled during current year:										
18.1 By payment in full	2	275,034							2	275,034
18.2 By payment on compromised claims										
18.3 Totals paid	2	275,034							2	275,034
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	275,034							2	275,034
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	403	132,761,224	(a)						403	132,761,224
21. Issued during year										
22. Other changes to in force (Net)	(21)	(10,034,826)							(21)	(10,034,826)
23. In force December 31 of current year	382	122,726,398	(a)						382	122,726,398

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	81,358				81,358
2. Annuity considerations	58,869				58,869
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	140,227				140,227
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	16,456				16,456
12. Surrender values and withdrawals for life contracts	264,576				264,576
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	59,709				59,709
15. Totals	340,741				340,741
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	162	37,537,168	(a)						162	37,537,168
21. Issued during year	10	990,044							10	990,044
22. Other changes to in force (Net)	(9)	(3,604,279)							(9)	(3,604,279)
23. In force December 31 of current year	163	34,922,933	(a)						163	34,922,933

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	116,284				116,284
2. Annuity considerations	97,300				97,300
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	213,584				213,584
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	54,354				54,354
10. Matured endowments	8,772				8,772
11. Annuity benefits	67,217				67,217
12. Surrender values and withdrawals for life contracts	74,334				74,334
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,852				2,852
15. Totals	207,529				207,529
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	3	163,126							3	163,126
Settled during current year:										
18.1 By payment in full	2	63,126							2	63,126
18.2 By payment on compromised claims										
18.3 Totals paid	2	63,126							2	63,126
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	63,126							2	63,126
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	100,000							1	100,000
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	281	33,198,370		(a)					281	33,198,370
21. Issued during year	8	415,694							8	415,694
22. Other changes to in force (Net)	(35)	(3,448,578)							(35)	(3,448,578)
23. In force December 31 of current year	254	30,165,486		(a)					254	30,165,486

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	9,374,417				9,374,417
2. Annuity considerations	41,277,187				41,277,187
3. Deposit-type contract funds	317,248	X X X		X X X	317,248
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	50,968,852				50,968,852
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,021,342				6,021,342
10. Matured endowments	180,901				180,901
11. Annuity benefits	8,548,587				8,548,587
12. Surrender values and withdrawals for life contracts	22,079,089				22,079,089
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,439,459				1,439,459
15. Totals	38,269,378				38,269,378
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	13	1,055,068							13	1,055,068
17. Incurred during current year	134	5,871,613							134	5,871,613
Settled during current year:										
18.1 By payment in full	134	6,202,243							134	6,202,243
18.2 By payment on compromised claims										
18.3 Totals paid	134	6,202,243							134	6,202,243
18.4 Reduction by compromise										
18.5 Amount rejected	2	125,000							2	125,000
18.6 Total settlements	136	6,327,243							136	6,327,243
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	11	599,438							11	599,438
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	15,378	1,531,677,714		(a)					15,378	1,531,677,714
21. Issued during year	1,217	104,383,940							1,217	104,383,940
22. Other changes to in force (Net)	(1,672)	(171,394,286)							(1,672)	(171,394,286)
23. In force December 31 of current year	14,923	1,464,667,368		(a)					14,923	1,464,667,368

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,485,655				1,485,655
2. Annuity considerations	5,146,430				5,146,430
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	6,632,085				6,632,085
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	519,346				519,346
10. Matured endowments					
11. Annuity benefits	3,502,969				3,502,969
12. Surrender values and withdrawals for life contracts	9,166,602				9,166,602
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	450,600				450,600
15. Totals	13,639,517				13,639,517
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	1	30,000							1	30,000
17. Incurred during current year	11	489,346							11	489,346
Settled during current year:										
18.1 By payment in full	12	519,346							12	519,346
18.2 By payment on compromised claims										
18.3 Totals paid	12	519,346							12	519,346
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	519,346							12	519,346
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	2,650	550,521,546	(a)						2,650	550,521,546
21. Issued during year	124	11,064,197							124	11,064,197
22. Other changes to in force (Net)	(226)	(38,728,067)							(226)	(38,728,067)
23. In force December 31 of current year	2,548	522,857,676	(a)						2,548	522,857,676

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	63,606				63,606
2. Annuity considerations	68,128,245				68,128,245
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	68,191,851				68,191,851
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	3,326,540				3,326,540
12. Surrender values and withdrawals for life contracts	10,703,492				10,703,492
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	463,648				463,648
15. Totals	14,493,680				14,493,680
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	93	17,050,503	(a)						93	17,050,503
21. Issued during year	4	190,444							4	190,444
22. Other changes to in force (Net)	(1)	(1,169,224)							(1)	(1,169,224)
23. In force December 31 of current year	96	16,071,723	(a)						96	16,071,723

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	52,071				52,071
2. Annuity considerations	1,837,368				1,837,368
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,889,439				1,889,439
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	50,000				50,000
10. Matured endowments					
11. Annuity benefits	308,953				308,953
12. Surrender values and withdrawals for life contracts	1,109,922				1,109,922
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	26,819				26,819
15. Totals	1,495,694				1,495,694
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	50,000							2	50,000
Settled during current year:										
18.1 By payment in full	2	50,000							2	50,000
18.2 By payment on compromised claims										
18.3 Totals paid	2	50,000							2	50,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	50,000							2	50,000
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	128	28,365,268		(a)					128	28,365,268
21. Issued during year	2	900,000							2	900,000
22. Other changes to in force (Net)	(17)	(4,545,029)							(17)	(4,545,029)
23. In force December 31 of current year	113	24,720,239		(a)					113	24,720,239

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	11,124,185				11,124,185
2. Annuity considerations	58,219,006				58,219,006
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	69,343,191				69,343,191
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	8,359,619				8,359,619
10. Matured endowments	253,937				253,937
11. Annuity benefits	15,141,046				15,141,046
12. Surrender values and withdrawals for life contracts	28,236,105				28,236,105
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,024,901				1,024,901
15. Totals	53,015,608				53,015,608
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	10	729,295							10	729,295
17. Incurred during current year	227	8,371,608							227	8,371,608
Settled during current year:										
18.1 By payment in full	224	8,613,556							224	8,613,556
18.2 By payment on compromised claims										
18.3 Totals paid	224	8,613,556							224	8,613,556
18.4 Reduction by compromise										
18.5 Amount rejected	3	100,000							3	100,000
18.6 Total settlements	227	8,713,556							227	8,713,556
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	10	387,347							10	387,347
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	20,999	1,925,106,203		(a)					20,999	1,925,106,203
21. Issued during year	1,596	162,177,134							1,596	162,177,134
22. Other changes to in force (Net)	(2,042)	(194,262,119)							(2,042)	(194,262,119)
23. In force December 31 of current year	20,553	1,893,021,218		(a)					20,553	1,893,021,218

(a) Includes Individual Credit Life Insurance prior year \$ current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	17,230,817				17,230,817
2. Annuity considerations	23,421,371				23,421,371
3. Deposit-type contract funds	149,750	X X X		X X X	149,750
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	40,801,938				40,801,938
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,340,864				10,340,864
10. Matured endowments	157,695				157,695
11. Annuity benefits	12,895,298				12,895,298
12. Surrender values and withdrawals for life contracts	35,920,081				35,920,081
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,036,278				1,036,278
15. Totals	60,350,216				60,350,216
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	14	457,589							14	457,589
17. Incurred during current year	337	10,855,333							337	10,855,333
Settled during current year:										
18.1 By payment in full	336	10,498,559							336	10,498,559
18.2 By payment on compromised claims										
18.3 Totals paid	336	10,498,559							336	10,498,559
18.4 Reduction by compromise										
18.5 Amount rejected	1	50,000							1	50,000
18.6 Total settlements	337	10,548,559							337	10,548,559
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	14	764,363							14	764,363
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	28,722	1,943,011,284		(a)					28,722	1,943,011,284
21. Issued during year	1,695	130,158,362							1,695	130,158,362
22. Other changes to in force (Net)	(2,679)	(207,862,801)							(2,679)	(207,862,801)
23. In force December 31 of current year	27,738	1,865,306,845		(a)					27,738	1,865,306,845

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	216,153				216,153
2. Annuity considerations	12,063,526				12,063,526
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	12,279,679				12,279,679
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	24,631				24,631
10. Matured endowments	1				1
11. Annuity benefits	2,230,717				2,230,717
12. Surrender values and withdrawals for life contracts	2,298,976				2,298,976
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	38,840				38,840
15. Totals	4,593,165				4,593,165
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	3	24,632							3	24,632
Settled during current year:										
18.1 By payment in full	3	24,632							3	24,632
18.2 By payment on compromised claims										
18.3 Totals paid	3	24,632							3	24,632
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	24,632							3	24,632
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	401	58,963,260		(a)					401	58,963,260
21. Issued during year	63	5,911,249							63	5,911,249
22. Other changes to in force (Net)	(39)	(3,904,652)							(39)	(3,904,652)
23. In force December 31 of current year	425	60,969,857		(a)					425	60,969,857

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	747,617				747,617
2. Annuity considerations	4,516,871				4,516,871
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	5,264,488				5,264,488
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	520,062				520,062
10. Matured endowments					
11. Annuity benefits	1,539,268				1,539,268
12. Surrender values and withdrawals for life contracts	3,219,669				3,219,669
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	101,190				101,190
15. Totals	5,380,189				5,380,189
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	1	250,000							1	250,000
17. Incurred during current year	6	270,062							6	270,062
Settled during current year:										
18.1 By payment in full	7	520,062							7	520,062
18.2 By payment on compromised claims										
18.3 Totals paid	7	520,062							7	520,062
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	520,062							7	520,062
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	1,641	161,443,662		(a)					1,641	161,443,662
21. Issued during year	67	4,957,014							67	4,957,014
22. Other changes to in force (Net)	(116)	(9,292,384)							(116)	(9,292,384)
23. In force December 31 of current year	1,592	157,108,292		(a)					1,592	157,108,292

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,756,250				6,756,250
2. Annuity considerations	11,986,060				11,986,060
3. Deposit-type contract funds	203,941	X X X		X X X	203,941
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	18,946,251				18,946,251
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,433,142				3,433,142
10. Matured endowments	90,263				90,263
11. Annuity benefits	7,404,544				7,404,544
12. Surrender values and withdrawals for life contracts	19,514,966				19,514,966
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	510,557				510,557
15. Totals	30,953,472				30,953,472
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	9	352,586							9	352,586
17. Incurred during current year	95	3,373,949							95	3,373,949
Settled during current year:										
18.1 By payment in full	97	3,523,405							97	3,523,405
18.2 By payment on compromised claims										
18.3 Totals paid	97	3,523,405							97	3,523,405
18.4 Reduction by compromise										
18.5 Amount rejected	1	50,000							1	50,000
18.6 Total settlements	98	3,573,405							98	3,573,405
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	6	153,130							6	153,130
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	11,269	871,528,065		(a)					11,269	871,528,065
21. Issued during year	796	63,402,567							796	63,402,567
22. Other changes to in force (Net)	(918)	(72,378,347)							(918)	(72,378,347)
23. In force December 31 of current year	11,147	862,552,285		(a)					11,147	862,552,285

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life insurance	5,118,707				5,118,707
2.	Annuity considerations	27,464,646				27,464,646
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (Sum of Line 1 to Line 4)	32,583,353				32,583,353
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1.	Paid in cash or left on deposit					
6.2.	Applied to pay renewal premiums					
6.3.	Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4.	Other					
6.5.	Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:						
7.1.	Paid in cash or left on deposit					
7.2.	Applied to provide paid-up annuities					
7.3.	Other					
7.4.	Totals (Sum of Line 7.1 to Line 7.3)					
8.	Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	2,320,651				2,320,651
10.	Matured endowments	44,831				44,831
11.	Annuity benefits	2,810,327				2,810,327
12.	Surrender values and withdrawals for life contracts	10,883,614				10,883,614
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health	487,438				487,438
15.	Totals	16,546,861				16,546,861
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398.	Summary of remaining write-ins for Line 13 from overflow page					
1399.	Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	10 347,799							10 347,799	
17.	Incurred during current year	85 2,608,180							85 2,608,180	
Settled during current year:										
18.1	By payment in full	78 2,318,007							78 2,318,007	
18.2	By payment on compromised claims	1 47,475							1 47,475	
18.3	Totals paid	79 2,365,482							79 2,365,482	
18.4	Reduction by compromise	1 8,155							1 8,155	
18.5	Amount rejected	1 25,000							1 25,000	
18.6	Total settlements	81 2,398,637							81 2,398,637	
19.	Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	14 557,342							14 557,342	
POLICY EXHIBIT										
20.	In force December 31, prior year	8,861		(a)					8,861	557,905,065
	21. Issued during year	649							649	42,849,000
	22. Other changes to in force (Net)	(669)							(669)	(43,527,863)
	23. In force December 31 of current year	8,841		(a)					8,841	557,226,202

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life insurance	21,572				21,572
2.	Annuity considerations	1,200				1,200
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (Sum of Line 1 to Line 4)	22,772				22,772
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1.	Paid in cash or left on deposit					
6.2.	Applied to pay renewal premiums					
6.3.	Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4.	Other					
6.5.	Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:						
7.1.	Paid in cash or left on deposit					
7.2.	Applied to provide paid-up annuities					
7.3.	Other					
7.4.	Totals (Sum of Line 7.1 to Line 7.3)					
8.	Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits					
10.	Matured endowments					
11.	Annuity benefits	106,313				106,313
12.	Surrender values and withdrawals for life contracts	51,930				51,930
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health	11,523				11,523
15.	Totals	169,766				169,766
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398.	Summary of remaining write-ins for Line 13 from overflow page					
1399.	Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year									
17.	Incurred during current year									
	Settled during current year:									
18.1	By payment in full									
18.2	By payment on compromised claims									
18.3	Totals paid									
18.4	Reduction by compromise									
18.5	Amount rejected									
18.6	Total settlements									
19.	Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)									
POLICY EXHIBIT					Number of Policies					
20.	In force December 31, prior year	55	8,522,447	(a)					55	8,522,447
21.	Issued during year									
22.	Other changes to in force (Net)	(3)	(383,591)						(3)	(383,591)
23.	In force December 31 of current year	52	8,138,856	(a)					52	8,138,856

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,354,826				1,354,826
2. Annuity considerations	7,073,264				7,073,264
3. Deposit-type contract funds	16,842	X X X		X X X	16,842
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	8,444,932				8,444,932
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	383,217				383,217
10. Matured endowments	2,376				2,376
11. Annuity benefits	3,593,457				3,593,457
12. Surrender values and withdrawals for life contracts	9,662,837				9,662,837
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	359,425				359,425
15. Totals	14,001,312				14,001,312
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	21	525,393							21	525,393
Settled during current year:										
18.1 By payment in full	16	385,593							16	385,593
18.2 By payment on compromised claims										
18.3 Totals paid	16	385,593							16	385,593
18.4 Reduction by compromise										
18.5 Amount rejected	1	35,000							1	35,000
18.6 Total settlements	17	420,593							17	420,593
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	4	104,800							4	104,800
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	2,887	385,287,145		(a)					2,887	385,287,145
21. Issued during year	138	15,087,402							138	15,087,402
22. Other changes to in force (Net)	(225)	(23,624,242)							(225)	(23,624,242)
23. In force December 31 of current year	2,800	376,750,305		(a)					2,800	376,750,305

(a) Includes Individual Credit Life Insurance prior year \$ current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	100,277				100,277
2. Annuity considerations	107,415				107,415
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	207,692				207,692
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	736,544				736,544
12. Surrender values and withdrawals for life contracts	1,068,101				1,068,101
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	48,240				48,240
15. Totals	1,852,885				1,852,885
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	115	21,708,789	(a)						115	21,708,789
21. Issued during year	1	57,411							1	57,411
22. Other changes to in force (Net)	(6)	(2,415,041)							(6)	(2,415,041)
23. In force December 31 of current year	110	19,351,159	(a)						110	19,351,159

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	9,051,032				9,051,032
2. Annuity considerations	56,506,995				56,506,995
3. Deposit-type contract funds	63,668	X X X		X X X	63,668
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	65,621,695				65,621,695
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,104,964				4,104,964
10. Matured endowments	17,329				17,329
11. Annuity benefits	15,800,559				15,800,559
12. Surrender values and withdrawals for life contracts	31,509,505				31,509,505
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,060,989				1,060,989
15. Totals	52,493,346				52,493,346
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	8	262,490							8	262,490
17. Incurred during current year	128	4,377,998							128	4,377,998
Settled during current year:										
18.1 By payment in full	131	4,122,293							131	4,122,293
18.2 By payment on compromised claims										
18.3 Totals paid	131	4,122,293							131	4,122,293
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	131	4,122,293							131	4,122,293
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	5	518,195							5	518,195
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	14,285	1,157,192,653		(a)					14,285	1,157,192,653
21. Issued during year	868	77,562,473							868	77,562,473
22. Other changes to in force (Net)	(1,235)	(102,119,416)							(1,235)	(102,119,416)
23. In force December 31 of current year	13,918	1,132,635,710		(a)					13,918	1,132,635,710

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,292,869				1,292,869
2. Annuity considerations	8,008,948				8,008,948
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	9,301,817				9,301,817
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	226,317				226,317
10. Matured endowments					
11. Annuity benefits	3,924,882				3,924,882
12. Surrender values and withdrawals for life contracts	5,519,969				5,519,969
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	393,277				393,277
15. Totals	10,064,445				10,064,445
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	1	300,000							1	300,000
17. Incurred during current year	6	76,317							6	76,317
Settled during current year:										
18.1 By payment in full	6	226,317							6	226,317
18.2 By payment on compromised claims										
18.3 Totals paid	6	226,317							6	226,317
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	226,317							6	226,317
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	150,000							1	150,000
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	1,384	222,446,601	(a)						1,384	222,446,601
21. Issued during year	437	43,945,198							437	43,945,198
22. Other changes to in force (Net)	(120)	(17,148,600)							(120)	(17,148,600)
23. In force December 31 of current year	1,701	249,243,199	(a)						1,701	249,243,199

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,598,201				1,598,201
2. Annuity considerations	63,153,918				63,153,918
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	64,752,119				64,752,119
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	169,011				169,011
10. Matured endowments					
11. Annuity benefits	3,869,170				3,869,170
12. Surrender values and withdrawals for life contracts	15,016,212				15,016,212
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	73,826				73,826
15. Totals	19,128,219				19,128,219
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	4	169,011							4	169,011
Settled during current year:										
18.1 By payment in full	4	169,011							4	169,011
18.2 By payment on compromised claims										
18.3 Totals paid	4	169,011							4	169,011
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	169,011							4	169,011
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	353	51,214,551		(a)					353	51,214,551
21. Issued during year	42	2,685,904							42	2,685,904
22. Other changes to in force (Net)	(22)	(1,260,688)							(22)	(1,260,688)
23. In force December 31 of current year	373	52,639,767		(a)					373	52,639,767

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,712,622				3,712,622
2. Annuity considerations	37,265,220				37,265,220
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	40,977,842				40,977,842
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,062,247				2,062,247
10. Matured endowments	105,054				105,054
11. Annuity benefits	11,554,284				11,554,284
12. Surrender values and withdrawals for life contracts	27,557,599				27,557,599
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,335,632				1,335,632
15. Totals	42,614,816				42,614,816
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	1	178,366							1	178,366
17. Incurred during current year	74	2,148,691							74	2,148,691
Settled during current year:										
18.1 By payment in full	71	2,167,301							71	2,167,301
18.2 By payment on compromised claims										
18.3 Totals paid	71	2,167,301							71	2,167,301
18.4 Reduction by compromise										
18.5 Amount rejected	3	80,000							3	80,000
18.6 Total settlements	74	2,247,301							74	2,247,301
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	79,756							1	79,756
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	7,565	608,837,260		(a)					7,565	608,837,260
21. Issued during year	493	37,493,631							493	37,493,631
22. Other changes to in force (Net)	(799)	(62,711,947)							(799)	(62,711,947)
23. In force December 31 of current year	7,259	583,618,944		(a)					7,259	583,618,944

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	42,972				42,972
2. Annuity considerations	117,690				117,690
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	160,662				160,662
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	90,687				90,687
12. Surrender values and withdrawals for life contracts	121,163				121,163
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	32,939				32,939
15. Totals	244,789				244,789
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	82	11,014,018	(a)						82	11,014,018
21. Issued during year										
22. Other changes to in force (Net)	(1)	391,856							(1)	391,856
23. In force December 31 of current year	81	11,405,874	(a)						81	11,405,874

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	80,071				80,071
2. Annuity considerations	3,105,594				3,105,594
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	3,185,665				3,185,665
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	553,227				553,227
12. Surrender values and withdrawals for life contracts	1,441,189				1,441,189
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	44,171				44,171
15. Totals	2,038,587				2,038,587
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	162	40,414,877	(a)						162	40,414,877
21. Issued during year										
22. Other changes to in force (Net)	(5)	(1,691,179)							(5)	(1,691,179)
23. In force December 31 of current year	157	38,723,698	(a)						157	38,723,698

(a) Includes Individual Credit Life Insurance prior year \$ current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	220,962				220,962
2. Annuity considerations	572,821				572,821
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	793,783				793,783
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	55,000				55,000
10. Matured endowments	1,815				1,815
11. Annuity benefits	559,154				559,154
12. Surrender values and withdrawals for life contracts	760,464				760,464
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	21,061				21,061
15. Totals	1,397,494				1,397,494
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	1	25,000							1	25,000
17. Incurred during current year	4	31,815							4	31,815
Settled during current year:										
18.1 By payment in full	5	56,815							5	56,815
18.2 By payment on compromised claims										
18.3 Totals paid	5	56,815							5	56,815
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	56,815							5	56,815
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	459	83,939,135	(a)						459	83,939,135
21. Issued during year	4	300,001							4	300,001
22. Other changes to in force (Net)	(29)	(3,298,056)							(29)	(3,298,056)
23. In force December 31 of current year	434	80,941,080	(a)						434	80,941,080

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	11,581				11,581
2. Annuity considerations	275				275
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	11,856				11,856
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	61,935				61,935
10. Matured endowments					
11. Annuity benefits	30,057				30,057
12. Surrender values and withdrawals for life contracts	9,775				9,775
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	101,767				101,767
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	61,935							1	61,935
Settled during current year:										
18.1 By payment in full	1	61,935							1	61,935
18.2 By payment on compromised claims										
18.3 Totals paid	1	61,935							1	61,935
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	61,935							1	61,935
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	27	4,809,114	(a)						27	4,809,114
21. Issued during year										
22. Other changes to in force (Net)	2	1,288,081							2	1,288,081
23. In force December 31 of current year	29	6,097,195	(a)						29	6,097,195

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	623,065				623,065
2. Annuity considerations	3,057,753				3,057,753
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	3,680,818				3,680,818
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	675,000				675,000
10. Matured endowments					
11. Annuity benefits	765,189				765,189
12. Surrender values and withdrawals for life contracts	931,080				931,080
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	44,630				44,630
15. Totals	2,415,899				2,415,899
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	4	725,000							4	725,000
Settled during current year:										
18.1 By payment in full	3	675,000							3	675,000
18.2 By payment on compromised claims										
18.3 Totals paid	3	675,000							3	675,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	675,000							3	675,000
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	50,000							1	50,000
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	1,011	375,559,676		(a)					1,011	375,559,676
21. Issued during year	4	848,075							4	848,075
22. Other changes to in force (Net)	(43)	(19,121,754)							(43)	(19,121,754)
23. In force December 31 of current year	972	357,285,997		(a)					972	357,285,997

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	119,172				119,172
2. Annuity considerations	4,826,495				4,826,495
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	4,945,667				4,945,667
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	100,000				100,000
10. Matured endowments					
11. Annuity benefits	425,259				425,259
12. Surrender values and withdrawals for life contracts	1,034,693				1,034,693
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	23,285				23,285
15. Totals	1,583,237				1,583,237
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	100,000							1	100,000
Settled during current year:										
18.1 By payment in full	1	100,000							1	100,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	100,000							1	100,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	100,000							1	100,000
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	201	43,611,001		(a)					201	43,611,001
21. Issued during year	2	275,000							2	275,000
22. Other changes to in force (Net)	1	454,850							1	454,850
23. In force December 31 of current year	204	44,340,851		(a)					204	44,340,851

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	144,829				144,829
2. Annuity considerations	150,924				150,924
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	295,753				295,753
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	104,965				104,965
10. Matured endowments					
11. Annuity benefits	945,315				945,315
12. Surrender values and withdrawals for life contracts	726,277				726,277
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	57,998				57,998
15. Totals	1,834,555				1,834,555
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	4	104,965							4	104,965
Settled during current year:										
18.1 By payment in full	4	104,965							4	104,965
18.2 By payment on compromised claims										
18.3 Totals paid	4	104,965							4	104,965
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	104,965							4	104,965
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	328	59,253,813	(a)						328	59,253,813
21. Issued during year										
22. Other changes to in force (Net)	(8)	(392,672)							(8)	(392,672)
23. In force December 31 of current year	320	58,861,141	(a)						320	58,861,141

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	15,101,136				15,101,136
2. Annuity considerations	22,846,992				22,846,992
3. Deposit-type contract funds	460,074	X X X		X X X	460,074
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	38,408,202				38,408,202
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,760,203				7,760,203
10. Matured endowments	31,751				31,751
11. Annuity benefits	15,203,116				15,203,116
12. Surrender values and withdrawals for life contracts	42,231,953				42,231,953
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,097,471				1,097,471
15. Totals	66,324,494				66,324,494
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	12	796,838							12	796,838
17. Incurred during current year	179	7,307,327							179	7,307,327
Settled during current year:										
18.1 By payment in full	181	7,741,954							181	7,741,954
18.2 By payment on compromised claims	1	50,000							1	50,000
18.3 Totals paid	182	7,791,954							182	7,791,954
18.4 Reduction by compromise	1	15,806							1	15,806
18.5 Amount rejected										
18.6 Total settlements	183	7,807,760							183	7,807,760
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	8	296,405							8	296,405
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	24,322	1,938,294,425		(a)					24,322	1,938,294,425
21. Issued during year	2,324	183,122,115							2,324	183,122,115
22. Other changes to in force (Net)	(2,474)	(212,742,361)							(2,474)	(212,742,361)
23. In force December 31 of current year	24,172	1,908,674,179		(a)					24,172	1,908,674,179

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	18,520				18,520
2. Annuity considerations	169,000				169,000
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	187,520				187,520
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	212,806				212,806
12. Surrender values and withdrawals for life contracts	64,437				64,437
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	277,243				277,243
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	55	9,708,688		(a)					55	9,708,688
21. Issued during year	1	250,000							1	250,000
22. Other changes to in force (Net)	(1)	167,345							(1)	167,345
23. In force December 31 of current year	55	10,126,033		(a)					55	10,126,033

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	57,184,867				57,184,867
2. Annuity considerations	55,250,934				55,250,934
3. Deposit-type contract funds	411,646,526	X X X		X X X	411,646,526
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	524,082,327				524,082,327
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	32,082,832				32,082,832
10. Matured endowments	479,984				479,984
11. Annuity benefits	39,532,231				39,532,231
12. Surrender values and withdrawals for life contracts	101,083,480				101,083,480
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,041,913				5,041,913
15. Totals	178,220,440				178,220,440
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	44	1,847,116							44	1,847,116
17. Incurred during current year	1,020	32,870,429							1,020	32,870,429
Settled during current year:										
18.1 By payment in full	996	32,562,816							996	32,562,816
18.2 By payment on compromised claims										
18.3 Totals paid	996	32,562,816							996	32,562,816
18.4 Reduction by compromise										
18.5 Amount rejected	8	168,415							8	168,415
18.6 Total settlements	1,004	32,731,231							1,004	32,731,231
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	60	1,986,314							60	1,986,314
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	94,641	6,671,833,279		(a)					94,641	6,671,833,279
21. Issued during year	6,744	526,119,700							6,744	526,119,700
22. Other changes to in force (Net)	(8,853)	(681,264,764)							(8,853)	(681,264,764)
23. In force December 31 of current year	92,532	6,516,688,215		(a)					92,532	6,516,688,215

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life insurance	459,979				459,979
2.	Annuity considerations	16,960,121				16,960,121
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (Sum of Line 1 to Line 4)	17,420,100				17,420,100
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1.	Paid in cash or left on deposit					
6.2.	Applied to pay renewal premiums					
6.3.	Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4.	Other					
6.5.	Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:						
7.1.	Paid in cash or left on deposit					
7.2.	Applied to provide paid-up annuities					
7.3.	Other					
7.4.	Totals (Sum of Line 7.1 to Line 7.3)					
8.	Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	177,345				177,345
10.	Matured endowments					
11.	Annuity benefits	3,188,929				3,188,929
12.	Surrender values and withdrawals for life contracts	10,244,668				10,244,668
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health	164,602				164,602
15.	Totals	13,775,544				13,775,544
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398.	Summary of remaining write-ins for Line 13 from overflow page					
1399.	Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year									
17.	Incurred during current year	3	177,345						3	177,345
Settled during current year:										
18.1	By payment in full	3	177,345						3	177,345
18.2	By payment on compromised claims									
18.3	Totals paid	3	177,345						3	177,345
18.4	Reduction by compromise									
18.5	Amount rejected									
18.6	Total settlements	3	177,345						3	177,345
19.	Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)									
POLICY EXHIBIT										
20.	In force December 31, prior year				Number of Policies					
		387	79,750,639	(a)					387	79,750,639
	21. Issued during year	18	1,728,933						18	1,728,933
	22. Other changes to in force (Net)	(4)	120,391						(4)	120,391
	23. In force December 31 of current year	401	81,599,963	(a)					401	81,599,963

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	135,483				135,483
2. Annuity considerations	977,713				977,713
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,113,196				1,113,196
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	1,121,174				1,121,174
12. Surrender values and withdrawals for life contracts	3,620,109				3,620,109
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	194,457				194,457
15. Totals	4,935,740				4,935,740
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	274	65,504,513	(a)						274	65,504,513
21. Issued during year	5	250,000							5	250,000
22. Other changes to in force (Net)	4	(1,638,946)							4	(1,638,946)
23. In force December 31 of current year	283	64,115,567	(a)						283	64,115,567

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	12,718,222				12,718,222
2. Annuity considerations	31,488,673				31,488,673
3. Deposit-type contract funds	495,115	X X X		X X X	495,115
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	44,702,010				44,702,010
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,459,735				5,459,735
10. Matured endowments	48,498				48,498
11. Annuity benefits	9,981,858				9,981,858
12. Surrender values and withdrawals for life contracts	34,258,195				34,258,195
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,394,267				1,394,267
15. Totals	51,142,553				51,142,553
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	7	411,436							7	411,436
17. Incurred during current year	166	5,437,724							166	5,437,724
Settled during current year:										
18.1 By payment in full	162	5,508,233							162	5,508,233
18.2 By payment on compromised claims										
18.3 Totals paid	162	5,508,233							162	5,508,233
18.4 Reduction by compromise										
18.5 Amount rejected	2	42,563							2	42,563
18.6 Total settlements	164	5,550,796							164	5,550,796
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	9	298,364							9	298,364
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	18,832	1,593,736,934		(a)					18,832	1,593,736,934
21. Issued during year	1,554	123,562,735							1,554	123,562,735
22. Other changes to in force (Net)	(1,766)	(146,814,890)							(1,766)	(146,814,890)
23. In force December 31 of current year	18,620	1,570,484,779		(a)					18,620	1,570,484,779

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	9,854				9,854
2. Annuity considerations	5,480				5,480
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	15,334				15,334
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	66,013				66,013
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	66,013				66,013
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	18	2,732,687	(a)						18	2,732,687
21. Issued during year										
22. Other changes to in force (Net)		588,621								588,621
23. In force December 31 of current year	18	3,321,308	(a)						18	3,321,308

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,408,774				1,408,774
2. Annuity considerations	15,804,447				15,804,447
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	17,213,221				17,213,221
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	756,944				756,944
10. Matured endowments	2,624				2,624
11. Annuity benefits	3,197,442				3,197,442
12. Surrender values and withdrawals for life contracts	9,189,778				9,189,778
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	160,712				160,712
15. Totals	13,307,500				13,307,500
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	2	35,914							2	35,914
17. Incurred during current year	19	754,688							19	754,688
Settled during current year:										
18.1 By payment in full	20	759,568							20	759,568
18.2 By payment on compromised claims										
18.3 Totals paid	20	759,568							20	759,568
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	20	759,568							20	759,568
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	31,034							1	31,034
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	1,789	213,465,769	(a)						1,789	213,465,769
21. Issued during year	346	27,676,457							346	27,676,457
22. Other changes to in force (Net)	(111)	(11,072,853)							(111)	(11,072,853)
23. In force December 31 of current year	2,024	230,069,373	(a)						2,024	230,069,373

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	61,108				61,108
2. Annuity considerations	353,785				353,785
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	414,893				414,893
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments	5,177				5,177
11. Annuity benefits	832,868				832,868
12. Surrender values and withdrawals for life contracts	451,080				451,080
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	16,729				16,729
15. Totals	1,305,854				1,305,854
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	5,177							1	5,177
Settled during current year:										
18.1 By payment in full	1	5,177							1	5,177
18.2 By payment on compromised claims										
18.3 Totals paid	1	5,177							1	5,177
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	5,177							1	5,177
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	94	24,107,049		(a)					94	24,107,049
21. Issued during year	2	300,001							2	300,001
22. Other changes to in force (Net)	(7)	(874,250)							(7)	(874,250)
23. In force December 31 of current year	89	23,532,800		(a)					89	23,532,800

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,524,095				2,524,095
2. Annuity considerations	2,955,805				2,955,805
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	5,479,900				5,479,900
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,777,097				1,777,097
10. Matured endowments	82,803				82,803
11. Annuity benefits	3,077,606				3,077,606
12. Surrender values and withdrawals for life contracts	8,109,966				8,109,966
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	368,456				368,456
15. Totals	13,415,928				13,415,928
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	2	29,167							2	29,167
17. Incurred during current year	41	2,021,590							41	2,021,590
Settled during current year:										
18.1 By payment in full	37	1,859,900							37	1,859,900
18.2 By payment on compromised claims										
18.3 Totals paid	37	1,859,900							37	1,859,900
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	37	1,859,900							37	1,859,900
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	6	190,857							6	190,857
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	4,356	424,635,417	(a)						4,356	424,635,417
21. Issued during year	270	20,657,390							270	20,657,390
22. Other changes to in force (Net)	(388)	(34,714,968)							(388)	(34,714,968)
23. In force December 31 of current year	4,238	410,577,839	(a)						4,238	410,577,839

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,806,136				3,806,136
2. Annuity considerations	35,249,866				35,249,866
3. Deposit-type contract funds	248,748	X X X		X X X	248,748
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	39,304,750				39,304,750
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,352,829				2,352,829
10. Matured endowments	93,556				93,556
11. Annuity benefits	13,937,543				13,937,543
12. Surrender values and withdrawals for life contracts	34,822,074				34,822,074
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,109,508				1,109,508
15. Totals	52,315,510				52,315,510
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	5	241,199							5	241,199
17. Incurred during current year	56	2,282,977							56	2,282,977
Settled during current year:										
18.1 By payment in full	59	2,446,385							59	2,446,385
18.2 By payment on compromised claims										
18.3 Totals paid	59	2,446,385							59	2,446,385
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	59	2,446,385							59	2,446,385
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	2	77,791							2	77,791
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	7,155	1,041,582,811		(a)					7,155	1,041,582,811
21. Issued during year	483	48,615,230							483	48,615,230
22. Other changes to in force (Net)	(612)	(74,925,829)							(612)	(74,925,829)
23. In force December 31 of current year	7,026	1,015,272,212		(a)					7,026	1,015,272,212

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	110,925				110,925
2. Annuity considerations	260,600				260,600
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	371,525				371,525
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	150,000				150,000
10. Matured endowments	624				624
11. Annuity benefits	182,069				182,069
12. Surrender values and withdrawals for life contracts	743,767				743,767
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	19,166				19,166
15. Totals	1,095,626				1,095,626
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	150,624							2	150,624
Settled during current year:										
18.1 By payment in full	2	150,624							2	150,624
18.2 By payment on compromised claims										
18.3 Totals paid	2	150,624							2	150,624
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	150,624							2	150,624
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	250	82,899,876		(a)					250	82,899,876
21. Issued during year	2	750,000							2	750,000
22. Other changes to in force (Net)	(14)	(5,575,897)							(14)	(5,575,897)
23. In force December 31 of current year	238	78,073,979		(a)					238	78,073,979

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	7,639				7,639
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	7,639				7,639
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	7,148				7,148
12. Surrender values and withdrawals for life contracts	5,911				5,911
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	54				54
15. Totals	13,113				13,113
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	21	5,810,784	(a)						21	5,810,784
21. Issued during year										
22. Other changes to in force (Net)	(1)	(229,024)							(1)	(229,024)
23. In force December 31 of current year	20	5,581,760	(a)						20	5,581,760

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,412,645				1,412,645
2. Annuity considerations	14,384,481				14,384,481
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	15,797,126				15,797,126
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	205,227				205,227
10. Matured endowments					
11. Annuity benefits	5,856,825				5,856,825
12. Surrender values and withdrawals for life contracts	17,645,546				17,645,546
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	333,881				333,881
15. Totals	24,041,479				24,041,479
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	2	35,227							2	35,227
17. Incurred during current year	6	170,000							6	170,000
Settled during current year:										
18.1 By payment in full	8	205,227							8	205,227
18.2 By payment on compromised claims										
18.3 Totals paid	8	205,227							8	205,227
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	205,227							8	205,227
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	1,890	393,455,522	(a)						1,890	393,455,522
21. Issued during year	48	5,108,965							48	5,108,965
22. Other changes to in force (Net)	(109)	(14,632,055)							(109)	(14,632,055)
23. In force December 31 of current year	1,829	383,932,432	(a)						1,829	383,932,432

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	411,106				411,106
2. Annuity considerations	693,201				693,201
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,104,307				1,104,307
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	225,000				225,000
10. Matured endowments					
11. Annuity benefits	745,159				745,159
12. Surrender values and withdrawals for life contracts	959,789				959,789
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	53,931				53,931
15. Totals	1,983,879				1,983,879
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	225,000							2	225,000
Settled during current year:										
18.1 By payment in full	2	225,000							2	225,000
18.2 By payment on compromised claims										
18.3 Totals paid	2	225,000							2	225,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	225,000							2	225,000
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	723	220,592,068	(a)						723	220,592,068
21. Issued during year	7	2,625,000							7	2,625,000
22. Other changes to in force (Net)	(39)	(17,088,803)							(39)	(17,088,803)
23. In force December 31 of current year	691	206,128,265	(a)						691	206,128,265

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,354,320				4,354,320
2. Annuity considerations	3,750,702				3,750,702
3. Deposit-type contract funds	148,303	X X X		X X X	148,303
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	8,253,325				8,253,325
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,102,532				2,102,532
10. Matured endowments	90,544				90,544
11. Annuity benefits	2,872,284				2,872,284
12. Surrender values and withdrawals for life contracts	8,045,884				8,045,884
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	306,876				306,876
15. Totals	13,418,120				13,418,120
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	5	187,252							5	187,252
17. Incurred during current year	64	2,112,964							64	2,112,964
Settled during current year:										
18.1 By payment in full	66	2,193,076							66	2,193,076
18.2 By payment on compromised claims										
18.3 Totals paid	66	2,193,076							66	2,193,076
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	66	2,193,076							66	2,193,076
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	3	107,140							3	107,140
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	5,059	349,468,231	(a)						5,059	349,468,231
21. Issued during year	391	31,542,985							391	31,542,985
22. Other changes to in force (Net)	(522)	(40,521,078)							(522)	(40,521,078)
23. In force December 31 of current year	4,928	340,490,138	(a)						4,928	340,490,138

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,010,334				1,010,334
2. Annuity considerations	25,885,504				25,885,504
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	26,895,838				26,895,838
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	71,329				71,329
10. Matured endowments	13,681				13,681
11. Annuity benefits	8,608,318				8,608,318
12. Surrender values and withdrawals for life contracts	18,213,466				18,213,466
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	718,128				718,128
15. Totals	27,624,922				27,624,922
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	4	185,010							4	185,010
Settled during current year:										
18.1 By payment in full	3	85,010							3	85,010
18.2 By payment on compromised claims										
18.3 Totals paid	3	85,010							3	85,010
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	85,010							3	85,010
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	100,000							1	100,000
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	1,948	243,763,652		(a)					1,948	243,763,652
21. Issued during year	188	17,203,281							188	17,203,281
22. Other changes to in force (Net)	(162)	(18,257,277)							(162)	(18,257,277)
23. In force December 31 of current year	1,974	242,709,656		(a)					1,974	242,709,656

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	46,267				46,267
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	46,267				46,267
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	50,000				50,000
10. Matured endowments					
11. Annuity benefits	210,020				210,020
12. Surrender values and withdrawals for life contracts	3,738				3,738
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,732				4,732
15. Totals	268,490				268,490
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	50,000							1	50,000
Settled during current year:										
18.1 By payment in full	1	50,000							1	50,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	50,000							1	50,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	50,000							1	50,000
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	62	11,314,961		(a)					62	11,314,961
21. Issued during year										
22. Other changes to in force (Net)	4	961,881							4	961,881
23. In force December 31 of current year	66	12,276,842		(a)					66	12,276,842

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF AMERICAN SAMOA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

NONE

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year				(a)						
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year				(a)						

NONE

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF GUAM DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	480				480
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	480				480
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	1	63,222	(a)						1	63,222
21. Issued during year										
22. Other changes to in force (Net)	1	250,654							1	250,654
23. In force December 31 of current year	2	313,876	(a)						2	313,876

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF PUERTO RICO DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	7,918				7,918
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	7,918				7,918
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	5,706				5,706
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	588				588
15. Totals	6,294				6,294
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	20	1,418,028	(a)						20	1,418,028
21. Issued during year										
22. Other changes to in force (Net)	(4)	(539,565)							(4)	(539,565)
23. In force December 31 of current year	16	878,463	(a)						16	878,463

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF U. S. VIRGIN ISLANDS DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	465				465
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	465				465
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	5	481,120	(a)						5	481,120
21. Issued during year										
22. Other changes to in force (Net)	(1)	(50,110)							(1)	(50,110)
23. In force December 31 of current year	4	431,010	(a)						4	431,010

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF NORTHERN MARIANA ISLANDS DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

NONE

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year				(a)						
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year				(a)						

NONE

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

NONE

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year				(a)						
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year				(a)						

NONE

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF OTHER ALIEN DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	75,000				75,000
2. Annuity considerations	150,000				150,000
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	225,000				225,000
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	790,963				790,963
12. Surrender values and withdrawals for life contracts	307,096				307,096
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	14,159				14,159
15. Totals	1,112,218				1,112,218
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	175	32,553,832	(a)						175	32,553,832
21. Issued during year										
22. Other changes to in force (Net)	(23)	(5,934,849)							(23)	(5,934,849)
23. In force December 31 of current year	152	26,618,983	(a)						152	26,618,983

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	178,924,618				178,924,618
2. Annuity considerations	717,170,176				717,170,176
3. Deposit-type contract funds	413,750,215	X X X		X X X	413,750,215
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,309,845,009				1,309,845,009
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	95,876,074				95,876,074
10. Matured endowments	1,828,605				1,828,605
11. Annuity benefits	230,350,693				230,350,693
12. Surrender values and withdrawals for life contracts	570,447,766				570,447,766
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	21,393,396				21,393,396
15. Totals	919,896,534				919,896,534
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	158	8,129,734							158	8,129,734
17. Incurred during current year	2,806	98,001,338							2,806	98,001,338
Settled during current year:										
18.1 By payment in full	2,766	97,607,204							2,766	97,607,204
18.2 By payment on compromised claims	2	97,475							2	97,475
18.3 Totals paid	2,768	97,704,679							2,768	97,704,679
18.4 Reduction by compromise	2	23,961							2	23,961
18.5 Amount rejected	24	750,978							24	750,978
18.6 Total settlements	2,794	98,479,618							2,794	98,479,618
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	170	7,651,454							170	7,651,454
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	293,900	26,649,554,400	(a)						293,900	26,649,554,400
21. Issued during year	21,642	1,797,784,157							21,642	1,797,784,157
22. Other changes to in force (Net)	(27,095)	(2,422,819,635)							(27,095)	(2,422,819,635)
23. In force December 31 of current year	288,447	26,024,518,922	(a)						288,447	26,024,518,922

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, Prior Year	4,602,654
2. Current Year's Realized Pre-Tax Capital Gains/ (Losses) of \$ 16,927,834 Transferred into the Reserve Net of Taxes \$ 5,924,742	11,003,092
3. Adjustment for Current Year's Liability Gains/ (Losses) released from the reserve	
4. Balance Before Reduction for Amount Transferred to Summary of Operations (Line 1 plus Line 2 plus Line 3)	15,605,746
5. Current Year's Amortization Released to Summary of Operations (Amortization, Line 1, Column 4)	2,535,887
6. Reserve as of December 31, Current Year (Line 4 minus Line 5)	13,069,859

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/ (Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/ (Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Columns 1 plus 2 plus 3)
1. 2011	1,471,532	1,064,355		2,535,887
2. 2012	1,162,572	3,598,452		4,761,024
3. 2013	602,276	2,621,697		3,223,973
4. 2014	181,613	2,005,232		2,186,845
5. 2015	(221,959)	1,372,997		1,151,038
6. 2016	(119,604)	706,892		587,288
7. 2017	217,530	324,081		541,611
8. 2018	346,812	242,467		589,279
9. 2019	344,078	155,861		499,939
10. 2020	301,418	69,966		371,384
11. 2021	278,396	(21,579)		256,817
12. 2022	260,401	(76,444)		183,957
13. 2023	223,779	(85,883)		137,896
14. 2024	151,193	(94,029)		57,164
15. 2025	80,852	(108,203)		(27,351)
16. 2026	28,105	(116,525)		(88,420)
17. 2027	(27,471)	(115,931)		(143,402)
18. 2028	(87,353)	(97,915)		(185,268)
19. 2029	(97,156)	(79,834)		(176,990)
20. 2030	(92,219)	(61,863)		(154,082)
21. 2031	(105,185)	(41,108)		(146,293)
22. 2032	(118,386)	(31,461)		(149,847)
23. 2033	(104,118)	(32,152)		(136,270)
24. 2034	(70,709)	(32,799)		(103,508)
25. 2035	(38,068)	(34,673)		(72,741)
26. 2036	(9,310)	(35,275)		(44,585)
27. 2037	13,452	(32,509)		(19,057)
28. 2038	19,845	(25,762)		(5,917)
29. 2039	9,531	(19,015)		(9,484)
30. 2040	811	(12,268)		(11,457)
31. 2041 and Later		(3,680)		(3,680)
32. TOTAL (Line 1 to Line 31)	4,602,658	11,003,092		15,605,750

ASSET VALUATION RESERVE

	Default Component			Equity Component			7
	1	2	3	4	5	6	
	Other Than Mortgage Loans	Mortgage Loans	Total (Column 1 plus Column 2)	Common Stock	Real Estate and Other Invested Assets	Total (Column 4 plus Column 5)	Total Amount (Column 3 plus Column 6)
1. Reserve as of December 31, prior year	29,646,061	18,779,705	48,425,766	12,912,541	8,552,335	21,464,876	69,890,642
2. Realized Capital Gains/ (Losses) Net of Taxes - General Account	(22,195,003)	(188,045)	(22,383,048)	2,703,208		2,703,208	(19,679,840)
3. Realized Capital Gains/ (Losses) Net of Taxes - Separate Accounts							
4. Unrealized Capital Gains/ (Losses) Net of Deferred Taxes - General Account	(6,224,461)		(6,224,461)	(6,297,570)	839,218	(5,458,352)	(11,682,813)
5. Unrealized Capital Gains/ (Losses) Net of Deferred Taxes - Separate Accounts							
6. Capital gains credited/ (losses charged) to contract benefits, payments or reserves							
7. Basic Contribution	31,917,470	9,042,243	40,959,713		1,701,762	1,701,762	42,661,475
8. Accumulated Balances (Line 1 through Line 5, minus Line 6 plus Line 7)	33,144,067	27,633,903	60,777,970	9,318,179	11,093,315	20,411,494	81,189,464
9. Maximum Reserve	133,277,763	27,202,082	160,479,845	17,597,342	8,911,093	26,508,435	186,988,280
10. Reserve Objective	92,834,386	17,180,262	110,014,648	17,468,014	7,121,003	24,589,017	134,603,665
11. 20% of (Line 10 minus Line 8)	11,938,064	(2,090,728)	9,847,336	1,629,967	(794,462)	835,505	10,682,840
12. Balance Before Transfers (Line 8 plus Line 11)	45,082,131	25,543,175	70,625,306	10,948,146	10,298,853	21,246,999	91,872,304
13. Transfers				1,387,760	(1,387,760)		X X X
14. Voluntary Contribution							
15. Adjustment down to Maximum/up to Zero							
16. Reserve as of December 31, Current Year (Line 12 plus Line 13 plus Line 14 plus Line 15)	45,082,131	25,543,175	70,625,306	12,335,906	8,911,093	21,246,999	91,872,304

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book / Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Columns 1+2+3)	5	6	7	8	9	10
							Factor	Amount (Columns 4x5)	Factor	Amount (Columns 4x7)	Factor	Amount (Columns 4x9)
LONG-TERM BONDS												
1		Exempt Obligations	186,708,060	X X X	X X X	186,708,060	0.0000		0.0000		0.0000	
2	1	Highest Quality	5,786,034,613	X X X	X X X	5,786,034,613	0.0004	2,314,414	0.0023	13,307,880	0.0030	17,358,104
3	2	High Quality	2,598,868,119	X X X	X X X	2,598,868,119	0.0019	4,937,849	0.0058	15,073,435	0.0090	23,389,813
4	3	Medium Quality	479,058,466	X X X	X X X	479,058,466	0.0093	4,455,244	0.0230	11,018,345	0.0340	16,287,988
5	4	Low Quality	708,200,635	X X X	X X X	708,200,635	0.0213	15,084,674	0.0530	37,534,634	0.0750	53,115,048
6	5	Lower Quality	111,213,036	X X X	X X X	111,213,036	0.0432	4,804,403	0.1100	12,233,434	0.1700	18,906,216
7	6	In or Near Default	10,669,501	X X X	X X X	10,669,501	0.0000		0.2000	2,133,900	0.2000	2,133,900
8		Total Unrated Multi-class Securities Acquired by Conversion		X X X	X X X		X X X		X X X		X X X	
9		Total Bonds (Sum of Line 1 through Line 8)	9,880,752,430	X X X	X X X	9,880,752,430	X X X	31,596,584	X X X	91,301,628	X X X	131,191,069
PREFERRED STOCKS												
10	1	Highest Quality		X X X	X X X		0.0004		0.0023		0.0030	
11	2	High Quality	2,121,638	X X X	X X X	2,121,638	0.0019	4,031	0.0058	12,306	0.0090	19,095
12	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
13	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
14	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
15	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
16		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
17		Total Preferred Stocks (Sum of Line 10 through Line 16)	2,121,638	X X X	X X X	2,121,638	X X X	4,031	X X X	12,306	X X X	19,095
SHORT-TERM BONDS												
18		Exempt Obligations		X X X	X X X		0.0000		0.0000		0.0000	
19	1	Highest Quality	151,310,965	X X X	X X X	151,310,965	0.0004	60,524	0.0023	348,015	0.0030	453,933
20	2	High Quality		X X X	X X X		0.0019		0.0058		0.0090	
21	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
22	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
23	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
24	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
25		Total Short-term Bonds (Sum of Line 18 through Line 24)	151,310,965	X X X	X X X	151,310,965	X X X	60,524	X X X	348,015	X X X	453,933

ASSET VALUATION RESERVE (continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book / Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Columns 1+2+3)	5	6	7	8	9	10
							Factor	Amount (Columns 4x5)	Factor	Amount (Columns 4x7)	Factor	Amount (Columns 4x9)
DERIVATIVE INSTRUMENTS												
26	1	Exchange Traded		X X X	X X X		0.0004		0.0023		0.0030	
27		Highest Quality	3,078,475	X X X	X X X	3,078,475	0.0004	1,231	0.0023	7,080	0.0030	9,235
28		High Quality		X X X	X X X		0.0019		0.0058		0.0090	
29		Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
30		Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
31		Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
32	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
33		Total Derivative Instruments	3,078,475	X X X	X X X	3,078,475	X X X	1,231	X X X	7,080	X X X	9,235
34		TOTAL (Line 9 plus Line 17 plus Line 25 plus Line 33)	10,037,263,508	X X X	X X X	10,037,263,508	X X X	31,662,370	X X X	91,669,029	X X X	131,673,332
MORTGAGE LOANS												
35		In Good Standing:										
		Farm Mortgages			X X X		(a) 0.0120		(a) 0.0228		(a) 0.0361	
36		Residential Mortgages - Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
37		Residential Mortgages - All Other			X X X		0.0013		0.0030		0.0040	
38		Commercial Mortgages - Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
39		Commercial Mortgages - All Other	753,520,282		X X X	753,520,282	(a) 0.0120	9,042,243	(a) 0.0228	17,180,262	(a) 0.0361	27,202,082
40		In Good Standing With Restructured Terms			X X X		(b) 0.0179		(b) 0.0397		(b) 0.0640	
		Overdue, Not in Process:										
41		Farm Mortgages			X X X		0.0420		0.0760		0.1200	
42		Residential Mortgages - Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
43		Residential Mortgages - All Other			X X X		0.0025		0.0058		0.0090	
44		Commercial Mortgages - Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
45		Commercial Mortgages - All Other			X X X		0.0420		0.0760		0.1200	
		In Process of Foreclosure:										
46		Farm Mortgages			X X X		0.0000		0.1700		0.1700	
47		Residential Mortgages - Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
48		Residential Mortgages - All Other			X X X		0.0000		0.0130		0.0130	
49		Commercial Mortgages - Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
50		Commercial Mortgages - All Other			X X X		0.0000		0.1700		0.1700	
51		Total Schedule B Mortgages (Sum of Line 35 through Line 50)	753,520,282		X X X	753,520,282	X X X	9,042,243	X X X	17,180,262	X X X	27,202,082
52		Schedule DA Mortgages			X X X		(c)		(c)		(c)	
53		Total Mortgage Loans on Real Estate (Line 51 plus Line 52)	753,520,282		X X X	753,520,282	X X X	9,042,243	X X X	17,180,262	X X X	27,202,082

(a) Times the company's experience adjustment factor (EAF).
(b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.
(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve		
			Book / Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Columns 1+2+3)	5 Factor	6 Amount (Columns 4x5)	7 Factor	8 Amount (Columns 4x7)	9 Factor	10 Amount (Columns 4x9)	
COMMON STOCK													
1		Unaffiliated Public	100,287,635	X X X	X X X	100,287,635	0.0000		(d) ... 0.1708	17,129,128	(d) ... 0.1708	17,129,128	
2		Unaffiliated Private		X X X	X X X		0.0000		0.1600		0.1600		
3		Federal Home Loan Bank	43,109,500	X X X	X X X	43,109,500	0.0000		0.0050	215,548	0.0080	344,876	
4		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000		
Affiliated Investment Subsidiary:													
5		Fixed Income Exempt Obligations					X X X		X X X		X X X		
6		Fixed Income Highest Quality					X X X		X X X		X X X		
7		Fixed Income High Quality					X X X		X X X		X X X		
8		Fixed Income Medium Quality					X X X		X X X		X X X		
9		Fixed Income Low Quality					X X X		X X X		X X X		
10		Fixed Income Lower Quality					X X X		X X X		X X X		
11		Fixed Income In/Near Default					X X X		X X X		X X X		
12		Unaffiliated Common Stock Public					0.0000		(d) ... 0.1708		(d) ... 0.1708		
13		Unaffiliated Common Stock Private					0.0000		0.1600		0.1600		
14		Mortgage Loans					(c)		(c)		(c)		
15		Real Estate					(e)		(e)		(e)		
16		Affiliated-Certain Other (See SVO Purposes and Procedures Manual)	948,754	X X X	X X X	948,754	0.0000		0.1300	123,338	0.1300	123,338	
17		Affiliated-All Other		X X X	X X X		0.0000		0.1600		0.1600		
18		Total Common Stock (Sum of Line 1 through Line 17)	144,345,889			144,345,889	X X X		X X X	17,468,014	X X X	17,597,342	
REAL ESTATE													
19		Home Office Property (General Account only)					0.0000		0.0750		0.0750		
20		Investment Properties					0.0000		0.0750		0.0750		
21		Properties Acquired in Satisfaction of Debt	25,323,292			25,323,292	0.0000		0.1100	2,785,562	0.1100	2,785,562	
22		Total Real Estate (Sum of Line 19 through Line 21)	25,323,292			25,323,292	X X X		X X X	2,785,562	X X X	2,785,562	
OTHER INVESTED ASSETS													
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS													
23		Exempt Obligations		X X X	X X X		0.0000		0.0000		0.0000		
24	1	Highest Quality		X X X	X X X		0.0004		0.0023		0.0030		
25	2	High Quality		X X X	X X X		0.0019		0.0058		0.0090		
26	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340		
27	4	Low Quality	62,327,384	X X X	X X X	62,327,384	0.0213	1,327,573	0.0530	3,303,351	0.0750	4,674,554	
28	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700		
29	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000		
30		Total with Bond Characteristics (Sum of Line 23 through Line 29)	62,327,384	X X X	X X X	62,327,384	X X X	1,327,573	X X X	3,303,351	X X X	4,674,554	

ASSET VALUATION RESERVE (Continued)

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book / Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Columns 1+2+3)	5 Factor	6 Amount (Columns 4x5)	7 Factor	8 Amount (Columns 4x7)	9 Factor	10 Amount (Columns 4x9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
31	1	Highest Quality	13,648,517	X X X	X X X	13,648,517	0.0004	5,459	0.0023	31,392	0.0030	40,946
32	2	High Quality		X X X	X X X		0.0019		0.0058		0.0090	
33	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
34	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
35	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
36	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
37		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
38		Total with Preferred Stock Characteristics (Sum of Line 31 through Line 37)	13,648,517	X X X	X X X	13,648,517	X X X	5,459	X X X	31,392	X X X	40,946
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
39		In Good Standing:										
		Farm Mortgages			X X X		(a) 0.0120		(a) 0.0228		(a) 0.0361	
40		Residential Mortgages - Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
41		Residential Mortgages - All Other		X X X	X X X		0.0013		0.0030		0.0040	
42		Commercial Mortgages - Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
43		Commercial Mortgages - All Other	11,014,360		X X X	11,014,360	(a) 0.0120	132,172	(a) 0.0228	251,127	(a) 0.0361	397,618
44		In Good Standing With Restructured Terms			X X X		(b) 0.0179		(b) 0.0397		(b) 0.0640	
		Overdue, Not in Process:										
45		Farm Mortgages			X X X		0.0420		0.0760		0.1200	
46		Residential Mortgages - Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
47		Residential Mortgages - All Other			X X X		0.0025		0.0058		0.0090	
48		Commercial Mortgages - Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
49		Commercial Mortgages - All Other			X X X		0.0420		0.0760		0.1200	
		In Process of Foreclosure:										
50		Farm Mortgages			X X X		0.0000		0.1700		0.1700	
51		Residential Mortgages - Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
52		Residential Mortgages - All Other			X X X		0.0000		0.0130		0.0130	
53		Commercial Mortgages - Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
54		Commercial Mortgages - All Other			X X X		0.0000		0.1700		0.1700	
55		Total with Mortgage Loan Characteristics (Sum of Line 39 through Line 54)	11,014,360		X X X	11,014,360	X X X	132,172	X X X	251,127	X X X	397,618

ASSET VALUATION RESERVE (Continued)

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book / Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Columns 1+2+3)	5	6	7	8	9	10
							Factor	Amount (Columns 4x5)	Factor	Amount (Columns 4x7)	Factor	Amount (Columns 4x9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
56		Unaffiliated Public		X X X	X X X		0.0000		(d) 0.1708		(d) 0.1708	
57		Unaffiliated Private	226,309	X X X	X X X	226,309	0.0000		0.1600	36,209	0.1600	36,209
58		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
59		Affiliated Certain Other (See SVO Purposes and Procedures Manual)		X X X	X X X		0.0000		0.1300		0.1300	
60		Affiliated Other - All Other		X X X	X X X		0.0000		0.1600		0.1600	
61		Total with Common Stock Characteristics (Sum of Line 56 through Line 60)	226,309	X X X	X X X	226,309	X X X		X X X	36,209	X X X	36,209
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
62		Home Office Property (General Account Only)					0.0000		0.0750		0.0750	
63		Investment Properties	3,503,668			3,503,668	0.0000		0.0750	262,775	0.0750	262,775
64		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
65		Total with Real Estate Characteristics (Sum of Line 62 through Line 64)	3,503,668			3,503,668	X X X		X X X	262,775	X X X	262,775
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
66		Guaranteed Federal Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
67		Non-guaranteed Federal Low Income Housing Tax Credit	37,548,881			37,548,881	0.0063	236,558	0.0120	450,587	0.0190	713,429
68		State Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
69		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
70		Total LIHTC	37,548,881			37,548,881	X X X	236,558	X X X	450,587	X X X	713,429
ALL OTHER INVESTMENTS												
71		Other Invested Assets - Schedule BA		X X X			0.0000		0.1300		0.1300	
72		Other Short-term Invested Assets - Schedule DA		X X X			0.0000		0.1300		0.1300	
73		Total All Other (Sum of Line 71 plus Line 72)		X X X			X X X		X X X		X X X	
74		Total Other Invested Assets - Schedules BA and DA (Sum of Lines 30, 38, 55, 61, 65, 70 and 73)	128,269,119			128,269,119	X X X	1,701,762	X X X	4,335,441	X X X	6,125,531

(a) Times the company's experience adjustment factor (EAF).
(b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.
(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.
(d) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).
(e) Determined using same factors and breakdowns used for directly owned real estate.

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
REPLICATED (SYNTHETIC) ASSETS

1	2	3	4	5	6	7	8	9
RSAT Number	Type	CUSIP	Description of Asset(s)	NAIC Designation or Other Description of Asset	Value of Asset	AVR Basic Contribution	AVR Reserve Objective	AVR Maximum Reserve
Default Component - Other Than Mortgage Loans								
913017F*5	R	913017-BH-1	United Technologies	1FE	9,486,326	3,795	21,819	28,459
913017F*5	CN	20047E-AE-2	COMM 2006-C8 A4	1FE	9,880,681			
80589MA@1	R	805901-AQ-8	Scana Corp.	2FE	996,675	1,894	5,781	8,970
80589MA@1	CN	36158Y-HB-8	GECMC 2002-3A B	1FE	996,269			
80589MA@1	R	805901-AQ-8	Scana Corp.	2FE	3,687,697	7,007	21,389	33,189
80589MA@1	CN	36158Y-HB-8	GECMC 2002-3A B	1FE	3,686,196			
105756B*0	R	105756-AL-4	Fed Republic of Brazil	2FE	9,198,802	17,478	53,353	82,789
105756B*0	CN	22541N-S8-3	CSFB 2003-CK2 A4	1FE	9,198,970			
742718C@6	R	742718-DA-4	Protcor and Gamble	1FE	6,834,113	2,734	15,718	20,502
742718C@6	CN	22541Q-DJ-8	CSFB 2003-C3 A5	1FE	6,837,618			
742718C@6	R	742718-DA-4	Protcor and Gamble	1FE	5,981,447	2,393	13,757	17,944
742718C@6	CN	61750C-AD-9	MSC 2006-HQ9 A3	1FE	5,984,952			
713411A@5	R	713448-BG-2	PepsiCo Inc	1FE	4,983,413	1,993	11,462	14,950
713411A@5	CN	05950W-AC-2	BACM 2006-4 A3A	1FE	4,987,843			
713411A@5	R	713448-BG-2	PepsiCo Inc	1FE	4,960,115	1,984	11,408	14,880
713411A@5	CN	22541N-UL-1	CSFB 2002-CP5 C	1FE	4,964,545			
713411A@5	R	713448-BG-2	PepsiCo Inc	1FE	4,983,413	1,993	11,462	14,950
713411A@5	CN	05950W-AC-2	BACM 2006-4 A3A	1FE	4,987,843			
713411A@5	R	713448-BG-2	PepsiCo Inc	1FE	4,970,481	1,988	11,432	14,911
713411A@5	CN	22541S-AD-0	CSFB 2004-C1 A4	1FE	4,974,911			
105756B@8	R	105756-AL-4	Brazil Sovereign	2FE	4,980,771	9,463	28,888	44,827
105756B@8	CN	22541N-MT-3	CSFB 2002-CKS4 C	1FE	4,977,181			
593048B@9	R	91086Q-AN-8	Mexican Sovereign	2FE	5,001,258	9,502	29,007	45,011
593048B@9	CN	05947U-HN-1	BACM 2002-2 B	1FE	4,997,634			
593048B@9	R	91086Q-AN-8	Mexican Sovereign	2FE	5,005,907	9,511	29,034	45,053
593048B@9	CN	396789-DY-2	GCCFC 2003-C1 D	1FE	5,002,283			
254687C@3	R	25468P-CE-4	The Disney Co	1FE	5,005,406	2,002	11,512	15,016
254687C@3	CN	361849-ZT-2	GMACC 2003-C3 A4	1FE	5,001,327			
254687C@3	R	25468P-CE-4	The Disney Co	1FE	4,995,238	1,998	11,489	14,986
254687C@3	CN	52108H-TA-2	LBUBS 2003-C5 A4	1FE	4,991,159			
427866E*5	R	427866-AK-4	The Hershey Co	1FE	9,914,766	3,966	22,804	29,744
427866E*5	CN	46625M-VR-7	JPMCC 2003-ML1A A2	1FE	9,907,912			
427866E*5	R	427866-AK-4	The Hershey Co	1FE	4,979,902	1,992	11,454	14,940
427866E*5	CN	617451-CP-2	MSC 2006-T21 A3	1FE	4,976,475			
713411A#3	R	713448-BG-2	Pepsi Co	1FE	14,851,821	5,941	34,159	44,555
713411A#3	CN	46625M-VR-7	JPMCC 2003-ML1A A2	1FE	14,861,867			
459200J@1	R	459200-BA-8	IBM	1FE	3,618,912	1,448	8,323	10,857
459200J@1	CN	46625M-VR-7	JPMCC 2003-ML1A A2	1FE	3,616,388			
459200J@1	R	459200-BA-8	IBM	1FE	11,359,116	4,544	26,126	34,077
459200J@1	CN	46625M-P2-9	JPMCC 2003-CB7 A4	1FE	11,350,820			
604059A@4	R	604059-AE-5	3M	1FE	14,802,075	5,921	34,045	44,406
604059A@4	CN	46625M-P2-9	JPMCC 2003-CB7 A4	1FE	14,805,418			
742718C#4	R	742718-DA-4	Procter&Gamble	1FE	14,857,664	5,943	34,173	44,573
742718C#4	CN	22541N-S8-3	CSFB 2003-CK2 A4	1FE	14,861,018			
(continues)								

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
REPLICATED (SYNTHETIC) ASSETS

1	2	3	4	5	6	7	8	9
RSAT Number	Type	CUSIP	Description of Asset(s)	NAIC Designation or Other Description of Asset	Value of Asset	AVR Basic Contribution	AVR Reserve Objective	AVR Maximum Reserve
Default Component - Other Than Mortgage Loans (continued)								
929903A#9	R	949746-NA-5	Wachovia Corp.	1FE	9,861,410	3,945	22,681	29,584
929903A#9	CN	22541N-S8-3	CSFB 2003-CK2 A4	1FE	9,907,345			
842634A*8	R	842634-AG-2	Southern Co.	2FE	9,898,282	18,807	57,410	89,085
842634A*8	CN	22541N-S8-3	CSFB 2003-CK2 A4	1FE	9,907,345			
233293A@8	R	233293-AH-2	DPL INC	2FE	9,806,334	18,632	56,877	88,257
233293A@8	CN	22541N-S8-3	CSFB 2003-CK2 A4	1FE	9,907,345			
191216E@5	R	191216-AK-6	The Coca Cola Company	1FE	9,942,204	3,977	22,867	29,827
191216E@5	CN	22541N-S8-3	CSFB 2003-CK2 A4	1FE	9,940,039			
911308A@3	R	911308-AB-0	United Parcel	1FE	9,863,363	3,945	22,686	29,590
911308A@3	CN	46625M-P2-9	JPMCC 2003-CB7 A4	1FE	9,870,279			
097023C*4	R	097023-AD-7	Boeing	1FE	9,875,745	3,950	22,714	29,627
097023C*4	CN	52108H-PN-8	LBUBS 2003-C1 A4	1FE	9,878,846			
913017F@3	R	913017-BH-1	United Technologies Corp	1FE	9,880,728	3,952	22,726	29,642
913017F@3	CN	52108H-PN-8	LBUBS 2003-C1 A4	1FE	9,878,846			
560904A@3	R	MYBMN0-70-0	Malaysia	1FE	9,885,773	3,954	22,737	29,657
560904A@3	CN	46625M-WX-3	JPMCC 2003-CB6 A2	1FE	9,921,043			
560904A#1	R	MYBMN0-70-0	Malaysia	1FE	9,844,294	3,938	22,642	29,533
560904A#1	CN	52108H-PN-8	LBUBS 2003-C1 A4	1FE	9,878,846			
264399D*4	R	264399-DW-3	Duke Energy Carolinas	1FE	9,881,448	3,953	22,727	29,644
264399D*4	CN	52108H-PN-8	LBUBS 2003-C1 A4	1FE	9,878,846			
20825CC@1	R	20825C-AE-4	Conoco Phillips	1FE	10,114,688	4,046	23,264	30,344
20825CC@1	CN	22541Q-J2-9	CSFB 2003-C5 A4	1FE	10,119,226			
742718G*4	R	742718-DA-4	Procter&Gamble	1FE	25,790,049	10,316	59,317	77,370
742718G*4	CN	3137A7-JU-5	FHMS K701 A2	1FE	25,214,732			
166751C*6	R	166751-AJ-6	Chevron Corporation	1FE	10,514,883	4,206	24,184	31,545
166751C*6	CN	31398J-ZS-5	FHR K004 A2	1FE	10,250,556			
911308C@1	R	911308-AB-0	United Parcel	1FE	15,577,706	6,231	35,829	46,733
911308C@1	CN	31398W-D3-5	FHR K005 A2	1FE	15,202,597			
911308C#9	R	911308-AB-0	United Parcel	1FE	25,853,690	10,341	59,463	77,561
911308C#9	CN	3137AB-FV-8	FHLMC SERICL	1FE	25,228,508			
88579YB*1	R	607059-AT-9	Exxon	1FE	5,277,297	2,111	12,138	15,832
88579YB*1	CN	36249K-AC-4	GSMS 2010-C1 A2	1FE	5,131,807			
88579YB*1	R	607059-AT-9	Exxon	1FE	4,291,046	1,716	9,869	12,873
88579YB*1	CN	396789-JU-4	GCCFC 2005-GG3 A4	1FE	4,174,654			
88579YB*1	R	607059-AT-9	Exxon	1FE	11,413,228	4,565	26,250	34,240
88579YB*1	CN	46635G-AC-4	JPMCC 2010-C2 A2	1FE	11,093,149			
244199C*4	R	244199-BB-0	Deere & Co	1FE	5,219,826	2,088	12,006	15,659
244199C*4	CN	36249K-AC-4	GSMS 2010 C1 A2	1FE	5,131,807			
244199C*4	R	244199-BB-0	Deere & Co	1FE	17,074,275	6,830	39,271	51,223
244199C*4	CN	20046F-AW-0	COMM 2001 J2A C	1FE	16,810,217			
501044 H#1	R	501044-CH-2	Kroger Company	2FE	10,247,563	19,470	59,436	92,228
501044 H#1	CN	233050-AB-9	DBUBS 2011-LC1A A2	1FE	10,088,039			
30231GA*3	R	604059-AE-5	3M	1FE	8,090,385	3,236	18,608	24,271
30231GA*3	CN	12622D-AB-0	COMM 2010-C1 A2	1FE	7,875,300			
(continues)								

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
REPLICATED (SYNTHETIC) ASSETS

1	2	3	4	5	6	7	8	9
RSAT Number	Type	CUSIP	Description of Asset(s)	NAIC Designation or Other Description of Asset	Value of Asset	AVR Basic Contribution	AVR Reserve Objective	AVR Maximum Reserve
Default Component - Other Than Mortgage Loans (continued)								
30231GA*3	R	604059-AE-5	3M	1FE	12,470,336	4,988	28,682	37,411
30231GA*3	CN	46635G-AC-4	JPMCC 2010-C2 A2	1FE	12,101,617			
30231GA*3	R	604059-AE-5	3M	1FE	1,033,950	414	2,378	3,102
30231GA*3	CN	12622D-AB-0	COMM 2010-C1 A2	1FE	1,003,223			
0199999 - Subtotal - Default Component - Other Than Mortgage Loans					831,407,343	255,101	1,165,357	1,604,427
0599999 - TOTALS					831,407,343	255,101	1,165,357	1,604,427

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year ,
and all claims for death losses and all other contract claims resisted December 31 of current year

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
Disposed - Death Claims - Ordinary							
W-80318999	7356578	CA	2011	25,000	554		No Contract
W-80378733	7308604	CA	2011	50,000	1,696		No Contract
W-80403954	7308610	FL	2011	25,000	132		No Contract
W-80406459	7334284	FL	2011	100,000	736		No Contract
W-47169733	7181655	IL	2011	50,000	236		No Contract
W-47799364	7181656	IL	2011	25,000	391		No Contract
W-80382414	7388294	IL	2011	25,000	869		No Contract
W-48107583	7166530	IN	2011	50,000	2,949		No Contract
W-260623	7097360	KY	2011	50,000	128		No Contract
W-636337	71179820	LA	2011	47,475	39,320		Misrepresentation
W-48407989	7251672	LA	2011	25,000	46		No Contract
W-80386156	7224339	MD	2011	35,000	457		No Contract
W-80332928	7129199	MO	2011	30,000	552		No Contract
W-80381759	7167954	MO	2011	25,000	655		No Contract
W-80402160	7276033	MO	2011	25,000	458		No Contract
W-45854981	7107657	NC	2010	50,000	34,194		Misrepresentation
W-177546	7279138	OH	2011	10,000	6,459		No Contract
W-47589428	7505326	OH	2011	25,000	229		No Contract
W-48240293	7463177	OH	2011	12,731	10,000		No Contract
W-48253404	7315836	OH	2011	13,114	10,000		No Contract
W-80307884	7279136	OH	2011	42,676	30,000		No Contract
W-80311058	7244036	OH	2011	14,894	5,166		No Contract
W-80321815	7375476	OH	2011	25,000	3,767		No Contract
W-80430149	7300171	OH	2011	25,000	109		No Contract
W-48335338	7284552	PA	2011	12,563	10,000		No Contract
W-80357565	7288180	PA	2011	30,000	439		No Contract
0199999 - Subtotal - Disposed - Death Claims - Ordinary				848,453	159,542		
0599999 - Subtotal - Disposed - Death Claims				848,453	159,542		
Disposed - Disability Benefits Claims - Ordinary							
W-165252	07279547	OH	2011		258		Misrepresentation
W-80310271	07156498	OH	2011		88		Misrepresentation
1199999 - Subtotal - Disposed - Disability Benefits Claims - Ordinary					346		
1599999 - Subtotal - Disposed - Disability Benefits Claims					346		
2699999 - Subtotal - Disposed - Claims Disposed of During Current Year				848,453	159,888		
Resisted - Death Claims - Ordinary							
W-80117956	06023605	KY	2008	25,000		25,000	Unsound Health and Misrepresentation
W-515132	00000000	LA	2010	25,000		25,000	Unsound Health and Misrepresentation
W-80309768	06632958	MN	2009	50,000		50,000	Unsound Health and Misrepresentation
W-80348184	07052429	MN	2010	100,000		100,000	Unsound Health and Misrepresentation
2799999 - Subtotal - Resisted - Death Claims - Ordinary				200,000		200,000	
3199999 - Subtotal - Resisted - Death Claims				200,000		200,000	
5299999 - Subtotal - Resisted - Claims Resisted During Current Year				200,000		200,000	
5399999 - TOTALS				1,048,453	159,888	200,000	

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Sch. H, Accident and Health Exhibit, Part 1
NONE

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Sch. H, Accident and Health Exhibit, Part 2
NONE

Sch. H, Accident and Health Exhibit, Part 3
NONE

Sch. H, Accident and Health Exhibit, Part 4
NONE

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Schedule H, Part 5, Health Claims
NONE

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Schedule S, Part 1, Section 1
NONE

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Sch. S, Pt. 1, Sn. 2 Reinsurance Assumed Accident and Health
NONE

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1	2	3	4	5	6	7
NAIC Company Code	Federal ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Paid Losses	Unpaid Losses
Life and Annuity, Non-Affiliates, U.S. Non-Affiliates						
80659	38-0397420	11/15/1999	US BUSINESS OF CANADA LIFE ASSUR CO	MI	45,000	271,691
82627	06-0839705	08/01/2003	SWISS RE LIFE & HLTH AMER INC	CT	632,891	675,878
93572	43-1235868	04/01/2000	RGA REINS CO	MO	116,250	161,642
88340	59-2859797	12/01/1999	HANNOVER LIFE REASSUR CO OF AMER	FL		3,342
86258	13-2572994	08/01/1997	GENERAL RE LIFE CORP	CT	73,517	1,371
62308	06-0303370	05/01/1982	CONNECTICUT GEN LIFE INS CO	CT		955
66346	58-0828824	01/01/1986	MUNICH AMER REASSUR CO	GA		868
0499999 - Life and Annuity, Non-Affiliates, U.S. Non-Affiliates					867,658	1,115,748
Life and Annuity, Non-Affiliates, Non-U.S. Non-Affiliates						
00000	AA-1580095	08/01/2008	THE TOA REINS CO LTD	JP	22,500	
0599999 - Life and Annuity, Non-Affiliates, Non-U.S. Non-Affiliates					22,500	
0699999 - Life and Annuity, Total Non-Affiliates					890,158	1,115,748
0799999 - Total Life and Annuity					890,158	1,115,748
1599999 - Total U.S. (Sum of 0199999, 0499999, 0899999 and 1199999)					867,658	1,115,748
1699999 - Total Non-U.S. (Sum of 0299999, 0599999, 0999999 and 1299999)					22,500	
1799999 - Total (Sum of 0799999 and 1499999)					890,158	1,115,748

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities
Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1	2	3	4	5	6	7	Reserve Credit Taken		10	Outstanding Surplus Relief		13	14
NAIC Company Code	Federal ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Amount in Force at End of Year	8	9	Premiums	11	12	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
							Current Year	Prior Year		Current Year	Prior Year		
General Account, Authorized, Non-Affiliates, U.S. Non-Affiliates													
80659	38-0397420	08/01/2008	US BUSINESS OF CANADA LIFE ASSUR CO	MI	YRT/I	1,413,017,404	806,903	603,758	849,842				
62308	06-0303370	01/01/1998	CONNECTICUT GEN LIFE INS CO	CT	OTH/I		76,424	79,064	3,173				
62308	06-0303370	05/01/1982	CONNECTICUT GEN LIFE INS CO	CT	YRT/I	9,871,765	73,632	67,373	110,867				
86258	13-2572994	08/01/1997	GENERAL RE LIFE CORP	CT	YRT/I	14,177,479	127,365	127,412	156,194				
88340	59-2859797	12/01/1999	HANNOVER LIFE REASSUR CO OF AMER	FL	YRT/I	34,549,015	121,066	127,439	138,937				
66346	58-0828824	01/01/1986	MUNICH AMER REASSUR CO	GA	YRT/I	8,972,094	58,538	60,292	103,657				
93572	43-1235868	01/01/1982	RGA REINS CO	MO	YRT/I	973,181,307	1,576,133	1,488,416	2,007,414				
82627	06-0839705	09/30/2005	SWISS RE LIFE & HLTH AMER INC	CT	YRT/I	4,359,873,635	11,795,773	11,360,226	7,400,295				
0499999 - General Account, Authorized, Non-Affiliates, U.S. Non-Affiliates						6,813,642,699	14,635,834	13,913,980	10,770,379				
0699999 - General Account, Total Authorized Non-Affiliates						6,813,642,699	14,635,834	13,913,980	10,770,379				
0799999 - Total General Account Authorized						6,813,642,699	14,635,834	13,913,980	10,770,379				
General Account, Unauthorized, Non-Affiliates, Non-U.S. Non-Affiliates													
	AA-1580095	08/01/2008	THE TOA REINS CO LTD	JP	YRT/I	688,969,525	387,674	292,914	411,685				
1299999 - General Account, Unauthorized, Non-Affiliates, Non-U.S. Non-Affiliates						688,969,525	387,674	292,914	411,685				
1399999 - General Account, Total Unauthorized Non-Affiliates						688,969,525	387,674	292,914	411,685				
1499999 - Total General Account Unauthorized						688,969,525	387,674	292,914	411,685				
1599999 - Total General Account Authorized and Unauthorized						7,502,612,224	15,023,508	14,206,894	11,182,064				
3199999 - Total U.S. (Sum of 0199999, 0499999, 0899999, 11999999, 1699999, 1999999, 2399999 and 2699999)						6,813,642,699	14,635,834	13,913,980	10,770,379				
3299999 - Total Non-U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1799999, 2099999, 2499999 and 2799999)						688,969,525	387,674	292,914	411,685				
3399999 - TOTAL (Sum of 1599999 and 3099999)						7,502,612,224	15,023,508	14,206,894	11,182,064				

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31 , Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type	7 Premiums	8 Unearned Premiums (Estimated)	9 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		

NONE

SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

1	2	3	4	5	6	7	8	9	Letter of Credit Issuing or Confirming Bank (a)			13	14	15	16	17
									10	11	12					
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Columns 5 plus 6 plus 7)	Letters of Credit	American Bankers Assoc (ABA) Routing Number	Letter of Credit Code	Bank Name	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Columns 9 plus 13 plus 14 plus 15 plus 16 But Not in Excess of Column 8
General Account, Life and Annuity, Non-Affiliates, Non-U. S. Non-Affiliates																
AA-1580095	08/01/2008	THE TOA REINS CO LTD	387,674	22,500	410,174	415,000	122004162	1	The Bank of Tokyo-Mitsubishi UFJ	410,174						
0599999		General Account, Life and Annuity, Non-Affiliates, Non-U. S. Non-Affiliates	387,674	22,500	410,174	415,000										410,174
0699999		General Account, Life and Annuity, Total Non-Affiliates	387,674	22,500	410,174	415,000										410,174
0799999		General Account, Total Life and Annuity	387,674	22,500	410,174	415,000										410,174
1599999		Total General Account	387,674	22,500	410,174	415,000										410,174
2499999		Total U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1799999 and 2099999)	387,674	22,500	410,174	415,000										410,174
2599999		Total (Sum of 1599999 and 2299999)	387,674	22,500	410,174	415,000										410,174

Code	American Bankers Association (ABA) Routing Number	Bank Name
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NONE

SCHEDULE S - PART 5

Five-Year Exhibit of Reinsurance Ceded Business

(000 Omitted)

	1	2	3	4	5
	2011	2010	2009	2008	2007
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	11,182	10,867	9,598	82,144	87,800
2. Commissions and reinsurance expense allowances				20,389	22,104
3. Contract claims	8,268	9,457	7,513	67,981	76,823
4. Surrender benefits and withdrawals for life contracts				32,345	35,681
5. Dividends to policyholders					
6. Reserve adjustments on reinsurance ceded				(831,834)	(57,436)
7. Increase in aggregate reserves for life and accident and health contracts	733	(180)	762	3,303	1,122
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	1,042	1,024	624	510	430
9. Aggregate reserves for life and accident and health contracts	15,024	14,290	14,470	13,708	10,405
10. Liability for deposit-type contracts					
11. Contract claims unpaid	1,116	1,527	1,197	1,528	9,258
12. Amounts recoverable on reinsurance	890	2,511	749	970	120
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances unpaid					
16. Unauthorized reinsurance offset					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17. Funds deposited by and withheld from (F)					
18. Letters of credit (L)	415	320	200	58	
19. Trust agreements (T)					
20. Other (O)					

SCHEDULE S - PART 6

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Column 3)			
1. Cash and invested assets (Line 12)	11,175,277,910		11,175,277,910
2. Reinsurance (Line 16)	890,158	(890,158)	
3. Premiums and considerations (Line 15)	21,657,681	1,042,061	22,699,742
4. Net credit for ceded reinsurance	X X X	15,987,355	15,987,355
5. All other admitted assets (balance)	151,258,485		151,258,485
6. Total assets excluding Separate Accounts (Line 26)	11,349,084,234	16,139,258	11,365,223,492
7. Separate Account assets (Line 27)	45,778,509		45,778,509
8. Total assets (Line 28)	11,394,862,743	16,139,258	11,411,002,001
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Line 1 and Line 2)	8,977,598,745	15,023,510	8,992,622,255
10. Liability for deposit-type contracts (Line 3)	908,196,551		908,196,551
11. Claim reserves (Line 4)	9,743,385	1,115,748	10,859,133
12. Policyholder dividends/reserves (Line 5 through Line 7)			
13. Premium and annuity considerations received in advance (Line 8)	372,095		372,095
14. Other contract liabilities (Line 9)	14,111,920		14,111,920
15. Reinsurance in unauthorized companies (Line 24.02)			
16. Funds held under reinsurance with unauthorized reinsurers (Line 24.03)			
17. All other liabilities (balance)	452,202,015		452,202,015
18. Total liabilities excluding Separate Accounts (Line 26)	10,362,224,711	16,139,258	10,378,363,969
19. Separate Account liabilities (Line 27)	45,778,509		45,778,509
20. Total liabilities (Line 28)	10,408,003,220	16,139,258	10,424,142,478
21. Capital and surplus (Line 38)	986,859,523	X X X	986,859,523
22. Total liabilities, capital and surplus (Line 39)	11,394,862,743	16,139,258	11,411,002,001
NET CREDIT FOR CEDED REINSURANCE			
23. Contract reserves	15,023,510		
24. Claim reserves	1,115,748		
25. Policyholder dividends/reserves			
26. Premium and annuity considerations received in advance			
27. Liability for deposit-type contracts			
28. Other contract liabilities			
29. Reinsurance ceded assets	890,158		
30. Other ceded reinsurance recoverables			
31. Total ceded reinsurance recoverables	17,029,416		
32. Premiums and considerations	1,042,061		
33. Reinsurance in unauthorized companies			
34. Funds held under reinsurance treaties with unauthorized reinsurers			
35. Other ceded reinsurance payables/offsets			
36. Total ceded reinsurance payable/offsets	1,042,061		
37. Total net credit for ceded reinsurance	15,987,355		

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN
Allocated by States and Territories

			Direct Business Only				
			1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts
States, Etc.							6 Totals
1.	Alabama	AL	302,910	9,551,518			9,854,428
2.	Alaska	AK	33,262	16,275			49,537
3.	Arizona	AZ	1,146,087	8,242,467			9,388,554
4.	Arkansas	AR	299,790	12,996,533			13,296,323
5.	California	CA	4,930,378	14,962,487			19,892,865
6.	Colorado	CO	386,539	3,545,263			3,931,802
7.	Connecticut	CT	219,208	2,502,938			2,722,146
8.	Delaware	DE	81,358	58,869			140,227
9.	District of Columbia	DC	116,284	97,300			213,584
10.	Florida	FL	9,374,417	41,277,187			50,668,852
11.	Georgia	GA	1,485,655	5,146,430			6,632,085
12.	Hawaii	HI	63,606	68,128,245			68,191,851
13.	Idaho	ID	52,071	1,837,368			1,889,439
14.	Illinois	IL	11,124,185	58,219,006			69,343,191
15.	Indiana	IN	17,230,817	23,421,371			40,801,938
16.	Iowa	IA	216,153	12,063,526			12,279,679
17.	Kansas	KS	747,617	4,516,871			5,264,488
18.	Kentucky	KY	6,756,250	11,986,060			18,946,251
19.	Louisiana	LA	5,118,707	27,464,646			32,583,353
20.	Maine	ME	21,572	1,200			22,772
21.	Maryland	MD	1,354,826	7,073,264			8,444,932
22.	Massachusetts	MA	100,277	107,415			207,692
23.	Michigan	MI	9,051,032	56,506,995			65,621,695
24.	Minnesota	MN	1,292,869	8,008,948			9,301,817
25.	Mississippi	MS	1,598,201	63,153,918			64,752,119
26.	Missouri	MO	3,712,622	37,265,220			40,977,842
27.	Montana	MT	42,972	117,690			160,662
28.	Nebraska	NE	80,071	3,105,594			3,185,665
29.	Nevada	NV	220,962	572,821			793,783
30.	New Hampshire	NH	11,581	275			11,856
31.	New Jersey	NJ	623,065	3,057,753			3,680,818
32.	New Mexico	NM	119,172	4,826,495			4,945,667
33.	New York	NY	144,829	150,924			295,753
34.	North Carolina	NC	15,101,136	22,846,992			38,408,202
35.	North Dakota	ND	18,520	169,000			187,520
36.	Ohio	OH	57,184,867	55,250,934			524,082,327
37.	Oklahoma	OK	459,979	16,960,121			17,420,100
38.	Oregon	OR	135,483	977,713			1,113,196
39.	Pennsylvania	PA	12,718,222	31,488,673			44,702,010
40.	Rhode Island	RI	9,854	5,480			15,334
41.	South Carolina	SC	1,408,774	15,804,447			17,213,221
42.	South Dakota	SD	61,108	353,785			414,893
43.	Tennessee	TN	2,524,095	2,955,805			5,479,900
44.	Texas	TX	3,806,136	35,249,866			39,304,750
45.	Utah	UT	110,925	260,600			371,525
46.	Vermont	VT	7,639				7,639
47.	Virginia	VA	1,412,645	14,384,481			15,797,126
48.	Washington	WA	411,106	693,201			1,104,307
49.	West Virginia	WV	4,354,320	3,750,702			8,253,325
50.	Wisconsin	WI	1,010,334	25,885,504			26,895,838
51.	Wyoming	WY	46,267				46,267
52.	American Samoa	AS					
53.	Guam	GU	480				480
54.	Puerto Rico	PR	7,918				7,918
55.	U. S. Virgin Islands	VI	465				465
56.	Northern Mariana Islands	MP					
57.	Canada	CN					
58.	Aggregate Other Alien	OT	75,000	150,000			225,000
59.	Totals		178,924,618	717,170,176		413,750,215	1,309,845,009

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publically Traded (U. S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity /Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity (ies) / Person (s)	*
0836	Western-Southern Group	00000	31-1732405				Western-Southern Mutual Holding Company	OH	UIP	Western-Southern Mutual Holding Company	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1732404				Western & Southern Financial Group, Inc	OH	UIP	Western-Southern Mutual Holding Company	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	65242	35-0457540				Lafayette Life Insurance Company	OH	IA	Western-Southern Mutual Holding Company	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	35-2123483				LLIA Inc.	OH	NIA	Lafayette Life Insurance Company	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	70483	31-0487145				The Western and Southern Life Ins Co	OH	UDP	Western & Southern Financial Group, Inc	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	10.140	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-0571051				Fort Washington Active Fixed Fund	OH	NIA	The Western and Southern Life Ins Co	Ownership	78.200	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1727947				Fort Washington PE Invest III LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	60.310	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-1073680				Fort Washington PE Invest VI LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	29.940	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L. P.	OH	NIA	Fort Washington PE Invest VI LP	Management	2.620	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1788429				Tri-State Growth Capital Fund LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	12.580	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-5542652				Tri-State Fund II Growth LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	29.990	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L. P.	OH	NIA	The Western and Southern Life Ins Co	Ownership	15.250	WS Mutual Holding Co	
0836	Western-Southern Group	00000	52-2206041				Fort Washington PE Invest II LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	59.710	WS Mutual Holding Co	
0836	Western-Southern Group	00000	16-1648796				Fort Washington PE Invest IV LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	38.510	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-4568842				Fort Washington PE Invest V LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	36.140	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-5398098				Fort Washington PE Investors V-B, L. P.	OH	NIA	Fort Washington PE Invest V LP	Ownership	32.800	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-5398156				Fort Washington PE Investors V-VC, L. P.	OH	NIA	Fort Washington PE Invest V LP	Ownership	33.500	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L. P.	OH	NIA	Fort Washington PE Invest V LP	Management	2.500	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-1321348				Fort Washington PE Invest VII LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	32.420	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L. P.	OH	NIA	Fort Washington PE Invest VII LP	Management	1.830	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-0360272				WSL Partners LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	68.070	WS Mutual Holding Co	
0836	Western-Southern Group	00000	61-0998084				WS Lookout JV LLC	KY	NIA	The Western and Southern Life Ins Co	Ownership	50.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1427318				Northeast Cincinnati Hotel LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1498142				Dublin Hotel LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	72-1388989				Vulcan Hotel LLC	AL	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	61-1328558				Skyport Hotel LLC	KY	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1653922				Union Centre Hotel LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1732344				Windsor Hotel LLC	CT	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
(continues)														

Asterisk	Explanation
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NONE

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publically Traded (U. S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity (ies) / Person (s)	*
(continued)														
0836	Western-Southern Group	00000	20-1515960				WSA Commons LLC	GA	NIA	The Western and Southern Life Ins Co	Ownership	50.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	34-1998937				Queen City Square LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	61-1454115				Cincinnati New Markets Fund LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	14.660	WS Mutual Holding Co	
0836	Western-Southern Group	00000	06-1804432				W&S Real Estate Holdings LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1449186				Carthage Senior Housing Ltd	OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	36-4107014				Vinings Trace	OH	NIA	W&S Real Estate Holdings LLC	Ownership	99.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	52-2096076				Race Street Dev Ltd	OH	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	33-1058916				WSALD NPH LLC	PA	NIA	W&S Real Estate Holdings LLC	Ownership	50.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	02-0593144				North Pittsburg Hotel LLC	PA	NIA	WSALD NPH LLC	Ownership	37.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-2820067				WS CEH LLC	OH	NIA	W&S Real Estate Holdings LLC	Ownership	50.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-0434449				Cleveland East Hotel LLC	OH	NIA	WS CEH LLC	Ownership	37.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1303229				WS Country Place GP LLC	GA	NIA	W&S Real Estate Holdings LLC	Ownership	90.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	61-1182451				WS Airport Exchange GP LLC	KY	NIA	W&S Real Estate Holdings LLC	Ownership	74.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8819502				Carmel Holdings, LLC	IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-5862349				Carmel Hotel LLC	IN	NIA	Carmel Holdings, LLC	Ownership	36.260	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-2681473				Day Hill Road Land LLC	CT	NIA	W&S Real Estate Holdings LLC	Ownership	74.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-3564950				Seventh & Culvert Garage LLC	OH	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-1944856				Shelbourne Holdings, LLC	KY	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-1554676				Shelbourne Campus Properties LLC	KY	NIA	Shelbourne Holdings, LLC	Ownership	52.920	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3167828				Prairie Lakes Holdings, LLC	IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3108420				Hearthview Praire Lake Apts LLC	IN	NIA	Prairie Lakes Holdings, LLC	Ownership	62.720	WS Mutual Holding Co	
836	Western-Southern Group	00000	26-3526448				Ridgegate Holdings, LLC	CO	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	80-0246040				Ridgegate Commonwealth Apts LLC	CO	NIA	Ridgegate Holdings, LLC	Ownership	52.920	WS Mutual Holding Co	
836	Western-Southern Group	00000	26-3526711				YT Crossing Holdings, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	26-3525111				GS Yorktown Apt LP	TX	NIA	YT Crossing Holdings, LLC	Ownership	57.820	WS Mutual Holding Co	
836	Western-Southern Group	00000	26-2348581				Summerbrooke Holdings LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	26-1553878				Galveston Summerbrooke Apts LLC	TX	NIA	Summerbrooke Holdings LLC	Ownership	52.920	WS Mutual Holding Co	
836	Western-Southern Group	00000	27-1594103				506 Phelps Hldings, LLC	OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	45-2914674				NP Cranberry Hotel Holdings, LLC	PA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	45-2524597				Cranberry NP Hotel Company LLC	PA	NIA	NP Cranberry Hotel Holdings, LLC	Ownership	72.520	WS Mutual Holding Co	
836	Western-Southern Group	00000	45-3507078				Galleria Investor Holdings, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	45-3457194				GS Multifamily Galleria LLC	TX	NIA	Galleria Investor Holdings, LLC	Ownership	57.820	WS Mutual Holding Co	
836	Western-Southern Group	00000	31-1705445				LaFrontera Holdings, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	74.250	WS Mutual Holding Co	
836	Western-Southern Group	00000	20-8843577				WSLR Holdings LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	24.490	WS Mutual Holding Co	
836	Western-Southern Group	00000	20-8843635				WSLR Cinti LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	20-8843645				WSLR Columbus LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	20-8843748				WSLR Birmingham	AL	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	20-8843962				WSLR Skyport LLC	KY	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	20-8843653				WSLR Dallas LLC	TX	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	20-8843814				WSLR Union LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	20-8843767				WSLR Hartford LLC	CT	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	27-2330466				Leroy Glen Investment LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	26-4291356				Sundance Lafrontera Holdings LLC	TX	NIA	The Western and Southern Life Ins Co	Ownership	72.520	WS Mutual Holding Co	
836	Western-Southern Group	00000	31-1317879				Wright Exec Hotel LTD Partners	OH	NIA	The Western and Southern Life Ins Co	Ownership	60.490	WS Mutual Holding Co	
836	Western-Southern Group	00000	34-1826874				IR Mall Associates LTD	FL	NIA	The Western and Southern Life Ins Co	Ownership	49.500	WS Mutual Holding Co	
836	Western-Southern Group	00000	75-2808126				Centreport Partners LP	TX	NIA	The Western and Southern Life Ins Co	Ownership	25.250	WS Mutual Holding Co	
836	Western-Southern Group	00000	20-4322006				PCE LP	GA	NIA	The Western and Southern Life Ins Co	Ownership	41.900	WS Mutual Holding Co	
(continues)														

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U. S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity /Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity (ies) / Person (s)	*
(continued)														
836	Western-Southern Group	00000	27-4266774				Randolph Tower Affordable Inv Fund LLC	IL	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	06-1804434				WS Operating Holdings, LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	31-1018957				Eagle Realty Group, LLC	OH	NIA	W&S Operating Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	31-1301863				Fort Washington Investment Advisors	OH	NIA	W&S Operating Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	43-2081325				Insurance Profitment Solutions, LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	31-1338187				OTR Housing Associates LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	98.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	31-1335827				OTR Transitional Housing LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	99.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	04-3226492				Boston Cap Corp Tax Credit Fund III	MA	NIA	The Western and Southern Life Ins Co	Ownership	13.340	WS Mutual Holding Co	
836	Western-Southern Group	00000	35-2209877				Fort Washington Savings Company	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	31-1413821				Western-Southern Agency	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	31-0790233				Westad Inc	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	92622	31-1000236				Western-Southern Life Assurance Co	OH		The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	20-2485167				Boston Capital Afford Housing Morg Fund LLC	MA	DS	Western-Southern Life Assurance Co	Ownership	14.360	WS Mutual Holding Co	
836	Western-Southern Group	00000	27-2678623				Boston Cap Intermediate Term Income Fund	MA	DS	Western-Southern Life Assurance Co	Ownership	33.300	WS Mutual Holding Co	
836	Western-Southern Group	00000	20-4322006				PCE LP	GA	DS	Western-Southern Life Assurance Co	Ownership	22.340	WS Mutual Holding Co	
836	Western-Southern Group	00000	27-1024113				North Braeswood Meritage Holdings LLC	OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	03-0464760				Centerline Corporate Partners XXI LP	NY	DS	Western-Southern Life Assurance Co	Ownership	17.320	WS Mutual Holding Co	
836	Western-Southern Group	00000	20-0317564				Centerline Corporate Partners XXV LP	NY	DS	Western-Southern Life Assurance Co	Ownership	11.380	WS Mutual Holding Co	
836	Western-Southern Group	00000	31-0846576				W&S Brokerage Services, Inc	OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	31-1328371				IFS Financial Services, Inc	OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	31-1334221				W&S Financial Group Distributors Inc	OH	DS	IFS Financial Services, Inc	Ownership	99.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	31-1334223				IFS Agency Services Inc	OH	DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	47-6046379				Touchstone Securities, Inc	NE	DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	31-1394672				Touchstone Advisors Inc	OH	DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	99937	31-1191427				Columbus Life Insurance Co	OH	IA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invnt LLC	OH	NIA	Columbus Life Insurance Co	Ownership	32.000	WS Mutual Holding Co	
836	Western-Southern Group	00000	52-2206041				Fort Washington PE Invest II LP	OH	NIA	Columbus Life Insurance Co	Management	8.020	WS Mutual Holding Co	
836	Western-Southern Group	00000	04-3514962				Boston Cap Corp Tax Credit Fund XVI	MA	NIA	Columbus Life Insurance Co	Ownership	37.750	WS Mutual Holding Co	
836	Western-Southern Group	00000	23-1691523				Capital Analyst Inc	OH	NIA	Columbus Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	74780	86-0214103				Integrity Life Insurance Co	OH	IA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
836	Western-Southern Group	75264	16-0958252				National Integrity Life Insurance Co	NY	IA	Integrity Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
00000	31-1732405	WESTERN-SOUTHERN MUTUAL HOLDING COMPANY										
00000	31-1732404	WESTERN & SOUTHERN FINANCIAL GROUP	52,000,000	(37,000,000)			5,710,353				20,710,353	
65242	35-0457540	LAFAYETTE LIFE INSURANCE COMPANY		37,000,000			(14,800,683)	998,376			23,197,693	1,217,110
00000	35-2123483	LLIA, INC					(100,405)				(100,405)	
70483	31-0487145	THE WESTERN AND SOUTHERN LIFE INS CO	98,000,000	(4,500,000)			174,991,407	(998,376)			267,493,031	625,803,754
92622	31-1000236	WESTERN-SOUTHERN LIFE ASSURANCE COMPANY	(100,000,000)	(11,001,396)	7,701,396		(115,254,988)				(218,554,988)	
99937	31-1191427	COLUMBUS LIFE INSURANCE COMPANY	(50,000,000)	(500,000)			(9,294,807)				(59,794,807)	(639,091,624)
74780	86-0214103	INTEGRITY LIFE INSURANCE COMPANY					(40,831,079)				(40,831,079)	12,070,760
75264	16-0958252	NATIONAL INTEGRITY LIFE INS COMPANY					(28,995,614)				(28,995,614)	
00000	47-6046379	TOUCHSTONE SECURITIES, INC		9,000,000			4,974,177				13,974,177	
00000	31-1328371	IFS FINANCIAL SERVICES, INC		1,701,396	(7,701,396)		12,874,940				6,874,940	
00000	31-0846576	W&S BROKERAGE SERVICES, INC		300,000							300,000	
00000	23-1691523	CAPITAL ANALYSTS INC		500,000			958,656				1,458,656	
00000	31-1394672	TOUCHSTONE ADVISORS, INC										
00000	43-2081325	INSURANCE PROFILLMENT SOLUTIONS, LLC										
00000	31-1018957	EAGLE REALTY GROUP, LLC										
00000	31-1301863	FT. WASHINGTON INVESTMENT ADVISORS					9,768,043				9,768,043	
00000	35-2209877	FT. WASHINGTON SAVINGS COMPANY		5,000,000							5,000,000	
00000	06-1804434	WS OPERATING HOLDINGS, LLC		(500,000)							(500,000)	
9999999 - CONTROL TOTALS												

If the nature of the transactions reported in Part 2 requires explanation, report such in the following explanatory note:

.....
.....
.....
.....

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	MARCH FILING	Responses
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?		YES
EXPLANATION:		
BARCODE:		
Document Identifier 460:		
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?		YES
EXPLANATION:		
BARCODE:		
Document Identifier 390:		
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?		YES
EXPLANATION:		
BARCODE:		
Document Identifier 390:		
4. Will an actuarial opinion be filed by March 1?		YES
EXPLANATION:		
BARCODE:		
Document Identifier 440:		
APRIL FILING		
5. Will Management's Discussion and Analysis be filed by April 1?		YES
EXPLANATION:		
BARCODE:		
Document Identifier 350:		
6. Will the Life, Health and Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?		YES
EXPLANATION:		
BARCODE:		
Document Identifier 290:		
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?		YES
EXPLANATION:		
BARCODE:		
Document Identifier 300:		
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?		YES
EXPLANATION:		
BARCODE:		
Document Identifier 285:		

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

JUNE FILING

9. Will an audited financial report be filed by June 1? YES

EXPLANATION:

BARCODE:

Document Identifier 220:

10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? YES

EXPLANATION:

BARCODE:

Document Identifier 221:

AUGUST FILING

11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1? YES

EXPLANATION:

BARCODE:

Document Identifier 222:

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING

12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? NO

EXPLANATION:

BARCODE:

Document Identifier 420:



13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? NO

EXPLANATION:

BARCODE:

Document Identifier 360:



14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? NO

EXPLANATION:

BARCODE:

Document Identifier 490:



15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE:

Document Identifier 371:



16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? YES

EXPLANATION:

BARCODE:

Document Identifier 370:

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING (cont.)

17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? YES

EXPLANATION:

BARCODE:

Document Identifier 442:

18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE:

Document Identifier 443:



19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE:

Document Identifier 444:



20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE:

Document Identifier 445:



21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE:

Document Identifier 446:



22. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE:

Document Identifier 447:



23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE:

Document Identifier 448:



24. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE:

Document Identifier 449:



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING (cont.)

25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1? YES

EXPLANATION:

BARCODE:

Document Identifier 450:

26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1? YES

EXPLANATION:

BARCODE:

Document Identifier 451:

27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE:

Document Identifier 452:



28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE:

Document Identifier 453:



29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE:

Document Identifier 436:



30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE:

Document Identifier 437:



31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? YES

EXPLANATION:

BARCODE:

Document Identifier 438:

32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? YES

EXPLANATION:

BARCODE:

Document Identifier 439:

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING (cont.)

33. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1??

NO

EXPLANATION:

BARCODE:

Document Identifier 454:

926222011454000000

34. Will the Workers' Compensation Carve-Out Supplement be filed by March 1?

NO

EXPLANATION:

BARCODE:

Document Identifier 495:

926222011495000000

35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?

YES

EXPLANATION:

BARCODE:

Document Identifier 465:

36. Optional^Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?

NO

EXPLANATION:

BARCODE:

Document Identifier 365:

926222011365000000

37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?

NO

EXPLANATION:

BARCODE:

Document Identifier 224:

926222011224000000

38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling offperiod for independent CPA be filed electronically with the NAIC by March 1?

NO

EXPLANATION:

BARCODE:

Document Identifier 225:

926222011225000000

39. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?

NO

EXPLANATION:

BARCODE:

Document Identifier 226:

926222011226000000

APRIL FILING

40. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?

NO

EXPLANATION:

BARCODE:

Document Identifier 306:

926222011306000000

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

APRIL FILING (cont.)

41. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? YES

EXPLANATION:

BARCODE:

Document Identifier 280:

42. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? NO

EXPLANATION:

BARCODE:

Document Identifier 230:



43. Will the Accident and Health Policy Experience Exhibit be filed by April 1? NO

EXPLANATION:

BARCODE:

Document Identifier 210:



44. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1? YES

EXPLANATION:

BARCODE:

Document Identifier 510:

45. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1? YES

EXPLANATION:

BARCODE:

Document Identifier 515:

46. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? NO

EXPLANATION:

BARCODE:

Document Identifier 216:



47. Will the regulator only (non-public) Supplemental Health Care Exhibit's Allocation Report be filed with the state of domicile and the NAIC by April 1? NO

EXPLANATION:

BARCODE:

Document Identifier 217:



AUGUST FILING

48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? YES

EXPLANATION:

BARCODE:

Document Identifier 223:



SUPPLEMENT FOR THE YEAR 2011 OF THE Western-Southern Life Assurance Company

SCHEDULE O SUPPLEMENT

Due March 1

For the Year Ended December 31 , 2011

Of The Western-Southern Life Assurance Company

Address (City, State and Zip Code):

NAIC Group Code: 0836 NAIC Company Code: 92622 Employer's I. D. Number:

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses (\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 2007	2 2008	3 2009	4 2010	5 2011(a)
1. Prior	NONE				
2. 2007					
3. 2008					
4. 2009					
5. 2010					
6. 2011					
	^^^	^^^	^^^	XXX	

Section B - Other Accident and Health

1. Prior	NONE				
2. 2007					
3. 2008					
4. 2009					
5. 2010					
6. 2011					
	^^^	^^^	^^^	XXX	

Section C - Credit Accident and Health

1. Prior	NONE				
2. 2007					
3. 2008					
4. 2009					
5. 2010					
6. 2011					
	^^^	^^^	^^^	XXX	

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

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses
(\$000 OMITTED)

Section D - _____

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 2007	2 2008	3 2009	4 2010	5 2011(a)
1. Prior	<div>NONE</div>				
2. 2007					
3. 2008					
4. 2009					
5. 2010					
6. 2011	XXX	XXX	XXX	XXX	

Section E - _____

1. Prior	<div>NONE</div>				
2. 2007					
3. 2008					
4. 2009					
5. 2010					
6. 2011	XXX	XXX	XXX	XXX	

Section F - _____

1. Prior	<div>NONE</div>				
2. 2007					
3. 2008					
4. 2009					
5. 2010					
6. 2011	XXX	XXX	XXX	XXX	

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

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses

(\$000 OMITTED)

Section G - _____

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 2007	2 2008	3 2009	4 2010	5 2011(a)
1. Prior	NONE				
2. 2007					
3. 2008					
4. 2009					
5. 2010					
6. 2011	XXX	XXX	XXX	XXX	

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

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2007	2 2008	3 2009	4 2010	5 2011
1. Prior.....	<div>NONE</div>				
2. 2007					
3. 2008					
4. 2009					
5. 2010					
6. 2011					
	X X X	X X X	X X X		
	X X X	X X X	X X X	X X X	

Section B - Other Accident and Health

1. Prior.....	<div>NONE</div>				
2. 2007					
3. 2008					
4. 2009					
5. 2010					
6. 2011					
	X X X	X X X	X X X	X X X	

Section C - Credit Accident and Health

1. Prior.....	<div>NONE</div>				
2. 2007					
3. 2008					
4. 2009					
5. 2010					
6. 2011					
	X X X	X X X	X X X	X X X	

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
(\$000 OMITTED)

Section D - _____

Year in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2007	2 2008	3 2009	4 2010	5 2011
1. Prior	<div>NONE</div>				
2. 2007					
3. 2008					
4. 2009					
5. 2010					
6. 2011	XXX	XXX	XXX	XXX	

Section E - _____

1. Prior	<div>NONE</div>				
2. 2007					
3. 2008					
4. 2009					
5. 2010					
6. 2011	XXX	XXX	XXX	XXX	

Section F - _____

1. Prior	<div>NONE</div>				
2. 2007					
3. 2008					
4. 2009					
5. 2010					
6. 2011	XXX	XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
(\$000 OMITTED)

Section G - _____

Year in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2007	2 2008	3 2009	4 2010	5 2011
1. Prior	<div>NONE</div>				
2. 2007					
3. 2008					
4. 2009					
5. 2010					
6. 2011	XXX	XXX	XXX	XXX	

SCHEDULE O SUPPLEMENT (continued)
SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1	2	3	4	5
			9	2010	2011
1. 2007	NONE				
2. 2008					
3. 2009					
4. 2010					
5. 2011					
	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2007	NONE				
2. 2008					
3. 2009					
4. 2010					
5. 2011					
	^^^	^^^	^^X	XXX	

Section C - Credit Accident and Health

1. 2007	NONE				
2. 2008					
3. 2009					
4. 2010					
5. 2011					
	^^^	^^^	^^X	XXX	

SCHEDULE O SUPPLEMENT (continued)
SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
(\$000 OMITTED)

Section D - _____

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1	2	3	4	5
			9	2010	2011
1. 2007	NONE				
2. 2008					
3. 2009					
4. 2010					
5. 2011					
	XXX	XXX	XXX	XXX	

Section E - _____

1. 2007	NONE				
2. 2008					
3. 2009					
4. 2010					
5. 2011					
	XXX	XXX	XXX	XXX	

Section F - _____

1. 2007	NONE				
2. 2008					
3. 2009					
4. 2010					
5. 2011					
	XXX	XXX	XXX	XXX	

SCHEDULE O SUPPLEMENT (continued)
SUPPLEMENTAL SCHEDULE O - PART 3
Development of Incurred Losses
(\$000 OMITTED)
Section G - _____

Year in Which Losses Were Incurred		Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
		1	2	3	4	5
				3	2010	2011
1. 2007	<div>NONE</div>				
2. 2008					
3. 2009					
4. 2010					
5. 2011					
		XXX	XXX	XXX	XXX	

SCHEDULE O SUPPLEMENT (continued)
SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year					
	1	2	3	4	5	
			3	2010	2011	
1. 2007	NONE					
2. 2008						
3. 2009						
4. 2010			X			
5. 2011	XXX	XXX	XXX	XXX		

Section B - Other Accident and Health

1. 2007	NONE						
2. 2008							
3. 2009							
4. 2010					X		
5. 2011		^^^	^^^	^^X		XXX	

Section C - Credit Accident and Health

1. 2007	NONE						
2. 2008							
3. 2009							
4. 2010			X				
5. 2011		^^^	^^^	^^X	XXX		

SUPPLEMENTAL SCHEDULE O - PART 5

Reserve and Liability Methodology - Exhibits 6 and 8
(\$000 OMITTED)

Line of Business	1 Methodology	2 Amount
1. Industrial Life	Other	
2. Ordinary Life		9,743
3. Individual Annuity		
4. Supplementary Contracts		
5. Credit Life		
6. Group Life		
7. Group Annuities		
8. Group Accident and Health		
9. Credit Accident and Health		
10. Other Accident and Health		
11. Total		9,743

SCHEDULE O SUPPLEMENT (continued)
SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 OMITTED)

Section D - _____

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1	2	3	4	5
			3	2010	2011
1. 2007	<div>NONE</div>				
2. 2008					
3. 2009					
4. 2010					
5. 2011					
	XXX	XXX	XXX	XXX	

Section E - _____

1. 2007	<div>NONE</div>				
2. 2008					
3. 2009					
4. 2010					
5. 2011					
	XXX	XXX	XXX	XXX	

Section F - _____

1. 2007	<div>NONE</div>				
2. 2008					
3. 2009					
4. 2010					
5. 2011					
	XXX	XXX	XXX	XXX	

SCHEDULE O SUPPLEMENT (continued)
SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 OMITTED)

Section G - _____

Year in Which Losses Were Incurred		Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
		1	2	3	4	5
				3	2010	2011
1. 2007	NONE				
2. 2008					
3. 2009					
4. 2010					
5. 2011					
		XXX	XXX	XXX	XXX	

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