



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2012
OF THE CONDITION AND AFFAIRS OF THE

The Western and Southern Life Insurance Company

NAIC Group Code 0836 (Current) 0836 (Prior) NAIC Company Code 70483 Employer's ID Number 31-0487145

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

Country of Domicile United States of America

Incorporated/Organized 02/23/1888 Commenced Business 04/30/1888

Statutory Home Office 400 Broadway, Cincinnati, OH, US 45202

Main Administrative Office 400 Broadway, Cincinnati, OH, US 45202

Mail Address 400 Broadway, Cincinnati, OH, US 45202

Primary Location of Books and Records 400 Broadway, Cincinnati, OH, US 45202

Internet Website Address WWW.WesternSouthernLife.com

Statutory Statement Contact Bradley J. Hunkler, 513-629-2980

OFFICERS

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

OTHER

List of other officers including Edward Joseph Babbitt, Kim Rehling Chiodi, James Joseph DeLuca, etc.

DIRECTORS OR TRUSTEES

List of directors or trustees including John Finn Barrett, Jo Ann Davidson, George Herbert Walker III, etc.

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

Subscribed and sworn to before me this 23rd day of January, 2013

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.....



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	235,946	0	0	887	236,833
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	235,946	0	0	887	236,833
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	38,743	0	0	936	39,679
6.2 Applied to pay renewal premiums	5,112	0	0	0	5,112
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	53,555	0	0	15,202	68,757
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	97,410	0	0	16,138	113,548
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	97,410	0	0	16,138	113,548
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	165,908	0	39,650	18,835	224,393
10. Matured endowments	1,000	0	0	2,172	3,172
11. Annuity benefits	0	0	20,617	0	20,617
12. Surrender values and withdrawals for life contracts	113,336	0	0	5,222	118,558
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	52,363	0	0	17	52,380
15. Totals	332,607	0	60,267	26,246	419,120
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	10,061	0	0	0	0	10	13,983	14	24,044
17. Incurred during current year	59	225,506					10	25,440	69	250,946
Settled during current year:										
18.1 By payment in full	37	166,908					10	21,007	47	187,915
18.2 By payment on compromised claims										
18.3 Totals paid	37	166,908	0	0	0	0	10	21,007	47	187,915
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	37	166,908	0	0	0	0	10	21,007	47	187,915
19. Unpaid Dec. 31, current year (16+17-18.6)	26	68,659	0	0	0	0	10	18,416	36	87,075
POLICY EXHIBIT										
20. In force December 31, prior year	1,732	19,370,356	0 (a)	0	No. of Policies	0	474	686,613	2,206	20,056,969
21. Issued during year	5	165,000			0	0			5	165,000
22. Other changes to in force (Net)	(63)	345,755			0	0	(18)	(11,489)	(81)	334,266
23. In force December 31 of current year	1,674	19,881,111	0 (a)	0	0	0	456	675,124	2,130	20,556,235

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	40,788	40,708	0	7,619	7,607
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	40,788	40,708	0	7,619	7,607
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	40,788	40,708	0	7,619	7,607

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	89,014	0	0	50	89,064
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	89,014	0	0	50	89,064
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,881	0	0	0	4,881
6.2 Applied to pay renewal premiums	424	0	0	0	424
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,789	0	0	2,651	12,440
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	15,094	0	0	2,651	17,745
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	15,094	0	0	2,651	17,745
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,071	0	3,080	0	8,151
10. Matured endowments					
11. Annuity benefits	0	0	5,774	0	5,774
12. Surrender values and withdrawals for life contracts	7,530	0	0	0	7,530
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,873	0	0	0	2,873
15. Totals	15,474	0	8,854	0	24,328
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	5	9,124					0	0	5	9,124
Settled during current year:										
18.1 By payment in full	2	5,071						0	2	5,071
18.2 By payment on compromised claims										
18.3 Totals paid	2	5,071	0	0	0	0	0	0	2	5,071
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	5,071	0	0	0	0	0	0	2	5,071
19. Unpaid Dec. 31, current year (16+17-18.6)	3	4,053	0	0	0	0	0	0	3	4,053
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	319	5,453,852	0 (a)	0	0	0	79	108,389	398	5,562,241
21. Issued during year										
22. Other changes to in force (Net)	12	1,039,556			0	0	(1)	421	11	1,039,977
23. In force December 31 of current year	331	6,493,408	0 (a)	0	0	0	78	108,810	409	6,602,218

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,690	2,685	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,690	2,685	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,690	2,685	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,243,805	0	0	1,630	1,245,435
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,243,805	0	0	1,630	1,245,435
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	135,741	0	0	2,518	138,259
6.2 Applied to pay renewal premiums	21,334	0	0	0	21,334
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	218,969	0	0	72,452	291,421
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	376,044	0	0	74,970	451,014
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	376,044	0	0	74,970	451,014
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	798,570	0	103,068	61,002	962,640
10. Matured endowments	11,424	0	0	7,912	19,336
11. Annuity benefits	0	0	322,136	0	322,136
12. Surrender values and withdrawals for life contracts	440,329	0	0	12,225	452,554
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	182,208	0	4,725	817	187,750
15. Totals	1,432,531	0	429,929	81,956	1,944,416
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	15	45,942	0	0	0	0	53	87,786	68	133,728
17. Incurred during current year	248	999,948					37	86,147	285	1,086,095
Settled during current year:										
18.1 By payment in full	149	809,994					31	68,914	180	878,908
18.2 By payment on compromised claims										
18.3 Totals paid	149	809,994	0	0	0	0	31	68,914	180	878,908
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	149	809,994	0	0	0	0	31	68,914	180	878,908
19. Unpaid Dec. 31, current year (16+17-18.6)	114	235,896	0	0	0	0	59	105,019	173	340,915
POLICY EXHIBIT										
20. In force December 31, prior year	7,056	87,161,032	0 (a)	0	No. of Policies	0	1,394	2,522,164	8,450	89,683,196
21. Issued during year	341	5,534,530			0	0			341	5,534,530
22. Other changes to in force (Net)	(642)	(7,787,645)			0	0	(76)	(38,120)	(718)	(7,825,765)
23. In force December 31 of current year	6,755	84,907,917	0 (a)	0	0	0	1,318	2,484,044	8,073	87,391,961

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	64,364	64,237	0	114,872	114,689
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	64,364	64,237	0	114,872	114,689
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	64,364	64,237	0	114,872	114,689

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	155,613	0	0	492	156,105
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	155,613	0	0	492	156,105
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	30,608	0	0	532	31,140
6.2 Applied to pay renewal premiums	2,388	0	0	0	2,388
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	38,333	0	0	21,239	59,572
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	71,329	0	0	21,771	93,100
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	71,329	0	0	21,771	93,100
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	200,043	0	4,650	18,365	223,058
10. Matured endowments	6,000	0	0	330	6,330
11. Annuity benefits	0	0	16,882	0	16,882
12. Surrender values and withdrawals for life contracts	59,865	0	0	0	59,865
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	49,126	0	0	6	49,132
15. Totals	315,034	0	21,532	18,701	355,267
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	13	56,250	0	0	0	0	12	13,361	25	69,611
17. Incurred during current year	51	278,303					13	32,590	64	310,893
Settled during current year:										
18.1 By payment in full	44	206,043					8	18,695	52	224,738
18.2 By payment on compromised claims										
18.3 Totals paid	44	206,043	0	0	0	0	8	18,695	52	224,738
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	44	206,043	0	0	0	0	8	18,695	52	224,738
19. Unpaid Dec. 31, current year (16+17-18.6)	20	128,510	0	0	0	0	17	27,256	37	155,766
POLICY EXHIBIT										
20. In force December 31, prior year	1,280	12,393,115	0 (a)	0	No. of Policies	0	461	764,624	1,741	13,157,739
21. Issued during year	6	225,000			0	0			6	225,000
22. Other changes to in force (Net)	(57)	(283,251)			0	0	(24)	(19,205)	(81)	(302,456)
23. In force December 31 of current year	1,229	12,334,864	0 (a)	0	0	0	437	745,419	1,666	13,080,283

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	14,625	14,596	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	14,625	14,596	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	14,625	14,596	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,237,550	0	0	5,445	10,242,995
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	10,237,550	0	0	5,445	10,242,995
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	422,091	0	0	9,860	431,951
6.2 Applied to pay renewal premiums	34,774	0	0	0	34,774
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	653,496	0	0	263,489	916,985
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,110,361	0	0	273,349	1,383,710
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,110,361	0	0	273,349	1,383,710
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,331,253	0	5,442	249,240	4,585,935
10. Matured endowments	66,427	0	0	34,487	100,914
11. Annuity benefits	1,772	0	716,658	0	718,430
12. Surrender values and withdrawals for life contracts	1,932,906	0	0	41,775	1,974,681
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	714,650	0	14,419	5,239	734,308
15. Totals	7,047,008	0	736,519	330,741	8,114,268
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	91	414,238	0	0	0	0	215	350,795	306	765,033
17. Incurred during current year	880	5,601,421					157	320,131	1,037	5,921,552
Settled during current year:										
18.1 By payment in full	617	4,397,680					134	283,727	751	4,681,407
18.2 By payment on compromised claims										
18.3 Totals paid	617	4,397,680	0	0	0	0	134	283,727	751	4,681,407
18.4 Reduction by compromise										
18.5 Amount rejected	10	114,990							10	114,990
18.6 Total settlements	627	4,512,670	0	0	0	0	134	283,727	761	4,796,397
19. Unpaid Dec. 31, current year (16+17-18.6)	344	1,502,989	0	0	0	0	238	387,199	582	1,890,188
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	32,128	633,486,526	0 (a)	0	0	0	6,794	10,257,960	38,922	643,744,486
21. Issued during year	2,227	71,493,100			0	0	0	0	2,227	71,493,100
22. Other changes to in force (Net)	(3,589)	(76,842,189)			0	0	(338)	(180,859)	(3,927)	(77,023,048)
23. In force December 31 of current year	30,766	628,137,437	0 (a)	0	0	0	6,456	10,077,101	37,222	638,214,538

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	481,947	481,000	0	87,868	87,728
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	481,947	481,000	0	87,868	87,728
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	481,947	481,000	0	87,868	87,728

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products1



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	204,164	0	0	446	204,610
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	204,164	0	0	446	204,610
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	46,261	0	0	424	46,685
6.2 Applied to pay renewal premiums	6,008	0	0	0	6,008
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	63,783	0	0	19,776	83,559
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	116,052	0	0	20,200	136,252
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	116,052	0	0	20,200	136,252
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	299,992	0	19,529	9,262	328,783
10. Matured endowments	8,146	0	0	73	8,219
11. Annuity benefits	0	0	24,067	0	24,067
12. Surrender values and withdrawals for life contracts	137,055	0	0	857	137,912
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	92,973	0	0	33	93,006
15. Totals	538,166	0	43,596	10,225	591,987
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	12	72,581	0	0	0	0	12	10,296	24	82,877
17. Incurred during current year	57	320,077					8	13,190	65	333,267
Settled during current year:										
18.1 By payment in full	48	308,138					5	9,335	53	317,473
18.2 By payment on compromised claims										
18.3 Totals paid	48	308,138	0	0	0	0	5	9,335	53	317,473
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	48	308,138	0	0	0	0	5	9,335	53	317,473
19. Unpaid Dec. 31, current year (16+17-18.6)	21	84,520	0	0	0	0	15	14,151	36	98,671
POLICY EXHIBIT										
20. In force December 31, prior year	1,748	19,264,911	0 (a)	0	No. of Policies	0	480	716,937	2,228	19,981,848
21. Issued during year	7	337,887			0	0			7	337,887
22. Other changes to in force (Net)	(30)	(546,525)			0	0	(18)	3,561	(48)	(542,964)
23. In force December 31 of current year	1,725	19,056,273	0 (a)	0	0	0	462	720,498	2,187	19,776,771

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	13,449	13,423	0	(975)	(973)
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	13,449	13,423	0	(975)	(973)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	13,449	13,423	0	(975)	(973)

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products1



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	51,324	0	0	59	51,383
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	51,324	0	0	59	51,383
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	11,295	0	0	114	11,409
6.2 Applied to pay renewal premiums	1,196	0	0	0	1,196
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	19,267	0	0	5,320	24,587
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	31,758	0	0	5,434	37,192
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	31,758	0	0	5,434	37,192
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	60,708	0	5,442	4,789	70,939
10. Matured endowments	2,879	0	0	0	2,879
11. Annuity benefits	0	0	1,376	0	1,376
12. Surrender values and withdrawals for life contracts	28,801	0	0	0	28,801
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	21,184	0	0	13	21,197
15. Totals	113,572	0	6,818	4,802	125,192
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	25,970	0	0	0	0	6	6,266	10	32,236
17. Incurred during current year	10	43,943					2	959	12	44,903
Settled during current year:										
18.1 By payment in full	9	63,587					2	4,789	11	68,376
18.2 By payment on compromised claims										
18.3 Totals paid	9	63,587	0	0	0	0	2	4,789	11	68,376
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	9	63,587	0	0	0	0	2	4,789	11	68,376
19. Unpaid Dec. 31, current year (16+17-18.6)	5	6,326	0	0	0	0	6	2,436	11	8,763
POLICY EXHIBIT										
20. In force December 31, prior year	402	4,758,261	0 (a)	0	No. of Policies	0	121	188,182	523	4,946,443
21. Issued during year										
22. Other changes to in force (Net)	(19)	(302,627)			0	0	(4)	(582)	(23)	(303,209)
23. In force December 31 of current year	383	4,455,634	0 (a)	0	0	0	117	187,600	500	4,643,234

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,710	3,703	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,710	3,703	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,710	3,703	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	47,356	0	0	39	47,395
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	47,356	0	0	39	47,395
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	9,473	0	0	87	9,560
6.2 Applied to pay renewal premiums	1,135	0	0	0	1,135
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,613	0	0	2,993	14,606
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	22,221	0	0	3,080	25,301
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	22,221	0	0	3,080	25,301
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	22,435	0	0	1,867	24,302
10. Matured endowments	2,000	0	0	0	2,000
11. Annuity benefits	0	0	12,304	0	12,304
12. Surrender values and withdrawals for life contracts	36,181	0	0	0	36,181
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	19,230	0	0	0	19,230
15. Totals	79,846	0	12,304	1,867	94,017
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	1,711	0	0	0	0	1	1,507	3	3,218
17. Incurred during current year	14	26,678					5	1,946	19	28,624
Settled during current year:										
18.1 By payment in full	11	24,435					4	1,867	15	26,302
18.2 By payment on compromised claims										
18.3 Totals paid	11	24,435	0	0	0	0	4	1,867	15	26,302
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	11	24,435	0	0	0	0	4	1,867	15	26,302
19. Unpaid Dec. 31, current year (16+17-18.6)	5	3,954	0	0	0	0	2	1,586	7	5,540
POLICY EXHIBIT										
20. In force December 31, prior year	382	4,107,672	0 (a)	0	No. of Policies	0	89	121,343	471	4,229,015
21. Issued during year	1	476			0	0			1	476
22. Other changes to in force (Net)	(27)	(193,250)			0	0	(6)	664	(33)	(192,586)
23. In force December 31 of current year	356	3,914,898	0 (a)	0	0	0	83	122,007	439	4,036,905

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	4,145	4,137	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,145	4,137	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,145	4,137	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	252,773	0	0	187	252,960
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	252,773	0	0	187	252,960
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	14,867	0	0	237	15,104
6.2 Applied to pay renewal premiums	300	0	0	0	300
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	15,375	0	0	3,265	18,640
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	30,542	0	0	3,502	34,044
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	30,542	0	0	3,502	34,044
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	69,743	0	0	4,258	74,001
10. Matured endowments	1,000	0	0	2,368	3,368
11. Annuity benefits	0	0	2,690	0	2,690
12. Surrender values and withdrawals for life contracts	76,267	0	0	1,522	77,789
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	22,524	0	1,494	0	24,018
15. Totals	169,534	0	4,184	8,148	181,866
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	167	0	0	0	0	9	4,761	11	4,928
17. Incurred during current year	45	101,453					3	5,354	48	106,807
Settled during current year:										
18.1 By payment in full	27	70,743					3	6,626	30	77,369
18.2 By payment on compromised claims										
18.3 Totals paid	27	70,743	0	0	0	0	3	6,626	30	77,369
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	27	70,743	0	0	0	0	3	6,626	30	77,369
19. Unpaid Dec. 31, current year (16+17-18.6)	20	30,877	0	0	0	0	9	3,489	29	34,366
POLICY EXHIBIT										
20. In force December 31, prior year	1,207	14,447,694	0 (a)	0	0	0	209	224,427	1,416	14,672,121
21. Issued during year	57	1,164,347			0	0			57	1,164,347
22. Other changes to in force (Net)	(91)	(1,847,473)			0	0	(13)	(10,712)	(104)	(1,858,185)
23. In force December 31 of current year	1,173	13,764,568	0 (a)	0	0	0	196	213,715	1,369	13,978,283

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	16,598	16,565	0	2,111	2,108
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	16,598	16,565	0	2,111	2,108
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	16,598	16,565	0	2,111	2,108

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	9,333,304	0	0	12,207	9,345,511
2. Annuity considerations	7,100	0	0	0	7,100
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	9,340,404	0	0	12,207	9,352,611
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	815,846	0	0	16,007	831,853
6.2 Applied to pay renewal premiums	103,871	0	0	0	103,871
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,312,067	0	0	395,782	1,707,849
6.4 Other	200	0	0	0	200
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,231,984	0	0	411,789	2,643,773
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	2,231,984	0	0	411,789	2,643,773
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,603,334	0	370,337	454,481	6,428,152
10. Matured endowments	74,672	0	0	81,579	156,251
11. Annuity benefits	23,795	0	2,744,170	0	2,767,965
12. Surrender values and withdrawals for life contracts	3,463,526	0	0	130,017	3,593,543
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,305,427	0	78,540	310	1,384,277
15. Totals	10,470,754	0	3,193,047	666,387	14,330,188
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	163	557,097	0	0	1	56,973	2,094	780,340	2,258	1,394,410
17. Incurred during current year	1,457	6,614,683				(23,149)	581	655,490	2,038	7,247,024
Settled during current year:										
18.1 By payment in full	1,028	5,678,006					393	536,060	1,421	6,214,066
18.2 By payment on compromised claims										
18.3 Totals paid	1,028	5,678,006	0	0	0	0	393	536,060	1,421	6,214,066
18.4 Reduction by compromise										
18.5 Amount rejected	5	36,000							5	36,000
18.6 Total settlements	1,033	5,714,006	0	0	0	0	393	536,060	1,426	6,250,066
19. Unpaid Dec. 31, current year (16+17-18.6)	587	1,457,774	0	0	1	33,824	2,282	899,770	2,870	2,391,368
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	41,481	697,944,365	0 (a)	0	0	0	30,106	19,180,130	71,587	717,124,495
21. Issued during year	1,438	45,767,318			0	0			1,438	45,767,318
22. Other changes to in force (Net)	(3,886)	(69,820,693)			0	0	(1,112)	(480,022)	(4,998)	(70,300,715)
23. In force December 31 of current year	39,033	673,890,990	0 (a)	0	0	0	28,994	18,700,108	68,027	692,591,098

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,938,476	1,934,665	0	2,158,415	2,154,969
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,938,476	1,934,665	0	2,158,415	2,154,969
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,938,476	1,934,665	0	2,158,415	2,154,969

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products2 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,357,886	0	0	2,221	1,360,107
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,357,886	0	0	2,221	1,360,107
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	123,909	0	0	1,398	125,307
6.2 Applied to pay renewal premiums	12,725	0	0	0	12,725
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	149,857	0	0	31,473	181,330
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	286,491	0	0	32,871	319,362
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	286,491	0	0	32,871	319,362
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	772,021	0	75,716	32,784	880,521
10. Matured endowments	16,504	0	0	4,096	20,600
11. Annuity benefits	0	0	159,510	0	159,510
12. Surrender values and withdrawals for life contracts	450,432	0	0	8,092	458,524
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	312,519	0	0	6,848	319,367
15. Totals	1,551,476	0	235,226	51,820	1,838,522
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	20	68,073	0	0	0	0	24	31,056	44	99,129
17. Incurred during current year	185	967,289					20	29,541	205	996,831
Settled during current year:										
18.1 By payment in full	145	788,525					21	36,880	166	825,405
18.2 By payment on compromised claims										
18.3 Totals paid	145	788,525	0	0	0	0	21	36,880	166	825,405
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	145	788,525	0	0	0	0	21	36,880	166	825,405
19. Unpaid Dec. 31, current year (16+17-18.6)	60	246,837	0	0	0	0	23	23,717	83	270,555
POLICY EXHIBIT										
20. In force December 31, prior year	6,080	100,289,847	0 (a)	0	No. of Policies	0	1,027	1,381,459	7,107	101,671,306
21. Issued during year	290	12,041,477			0	0			290	12,041,477
22. Other changes to in force (Net)	(466)	(10,136,688)			0	0	(51)	(28,577)	(517)	(10,165,265)
23. In force December 31 of current year	5,904	102,194,636	0 (a)	0	0	0	976	1,352,882	6,880	103,547,518

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	157,004	156,695	0	147,712	147,476
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	157,004	156,695	0	147,712	147,476
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	157,004	156,695	0	147,712	147,476

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	34,000	0	0	19	34,019
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	34,000	0	0	19	34,019
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,889	0	0	57	6,946
6.2 Applied to pay renewal premiums	774	0	0	0	774
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	13,374	0	0	3,475	16,849
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	21,037	0	0	3,532	24,569
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	21,037	0	0	3,532	24,569
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	76,658	0	0	1,916	78,574
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	10,903	0	0	0	10,903
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	34,292	0	0	14	34,306
15. Totals	121,853	0	0	1,930	123,783
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	3	7,411	3	7,411
17. Incurred during current year	10	85,373					1	1,916	11	87,289
Settled during current year:										
18.1 By payment in full	7	76,658					1	1,916	8	78,574
18.2 By payment on compromised claims										
18.3 Totals paid	7	76,658	0	0	0	0	1	1,916	8	78,574
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	76,658	0	0	0	0	1	1,916	8	78,574
19. Unpaid Dec. 31, current year (16+17-18.6)	3	8,715	0	0	0	0	3	7,411	6	16,126
POLICY EXHIBIT										
20. In force December 31, prior year	306	3,801,848	0 (a)	0	No. of Policies	0	96	146,203	402	3,948,051
21. Issued during year										
22. Other changes to in force (Net)	(21)	(519,973)			0	0	(3)	1,119	(24)	(518,854)
23. In force December 31 of current year	285	3,281,875	0 (a)	0	0	0	93	147,322	378	3,429,197

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,335	2,330	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,335	2,330	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,335	2,330	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	18,439	0	0	54	18,493
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	18,439	0	0	54	18,493
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,310	0	0	0	6,310
6.2 Applied to pay renewal premiums	523	0	0	0	523
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,435	0	0	1,894	10,329
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	15,268	0	0	1,894	17,162
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	15,268	0	0	1,894	17,162
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	21,441	0	0	0	21,441
10. Matured endowments	2,000	0	0	0	2,000
11. Annuity benefits	0	0	2,579	0	2,579
12. Surrender values and withdrawals for life contracts	12,872	0	0	0	12,872
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,220	0	0	0	3,220
15. Totals	39,533	0	2,579	0	42,112
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	11,164	0	0	0	0	0	0	2	11,164
17. Incurred during current year	8	27,445							8	27,445
Settled during current year:										
18.1 By payment in full	7	23,441						0	7	23,441
18.2 By payment on compromised claims										
18.3 Totals paid	7	23,441	0	0	0	0	0	0	7	23,441
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	23,441	0	0	0	0	0	0	7	23,441
19. Unpaid Dec. 31, current year (16+17-18.6)	3	15,168	0	0	0	0	0	0	3	15,168
POLICY EXHIBIT										
20. In force December 31, prior year	237	1,896,933	0 (a)	0	No. of Policies	0	51	66,964	288	1,963,897
21. Issued during year	1	10,000			0	0			1	10,000
22. Other changes to in force (Net)	(12)	(111,554)			0	0	(1)	1,887	(13)	(109,667)
23. In force December 31 of current year	226	1,795,379	0 (a)	0	0	0	50	68,851	276	1,864,230

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	654	653	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	654	653	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	654	653	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Illinois
NAIC Group Code 0836

DURING THE YEAR 2012
NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	21,587,841	0	0	10,150	21,597,991
2. Annuity considerations	3,200	0	0	0	3,200
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	21,591,041	0	0	10,150	21,601,191
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,241,735	0	0	57,150	1,298,885
6.2 Applied to pay renewal premiums	220,894	0	0	0	220,894
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,155,536	0	0	1,498,695	4,654,231
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,618,165	0	0	1,555,845	6,174,010
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	4,618,165	0	0	1,555,845	6,174,010
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,786,284	0	147,761	1,651,938	12,585,983
10. Matured endowments	82,019	0	0	232,302	314,321
11. Annuity benefits	7,919	0	2,131,403	0	2,139,322
12. Surrender values and withdrawals for life contracts	6,555,604	0	0	288,465	6,844,069
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,994,708	0	56,186	8	2,050,902
15. Totals	19,426,534	0	2,335,350	2,172,713	23,934,597
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	179	1,203,017	0	0	0	0	3,202	2,325,085	3,381	3,528,102
17. Incurred during current year	2,245	12,150,323					1,037	2,252,703	3,282	14,403,026
Settled during current year:										
18.1 By payment in full	1,733	10,850,449					794	1,884,240	2,527	12,734,689
18.2 By payment on compromised claims	5	17,854							5	17,854
18.3 Totals paid	1,738	10,868,303	0	0	0	0	794	1,884,240	2,532	12,752,543
18.4 Reduction by compromise	5	3,540							5	3,540
18.5 Amount rejected	11	224,400							11	224,400
18.6 Total settlements	1,754	11,096,243	0	0	0	0	794	1,884,240	2,548	12,980,483
19. Unpaid Dec. 31, current year (16+17-18.6)	670	2,257,097	0	0	0	0	3,445	2,693,548	4,115	4,950,645
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	77,603	1,561,566,028	0 (a)	0	0	0	31,722	49,672,442	109,325	1,611,238,470
21. Issued during year	4,192	148,577,520			0	0	0	0	4,192	148,577,520
22. Other changes to in force (Net)	(6,770)	(135,054,107)			0	0	(1,761)	(996,340)	(8,531)	(136,050,447)
23. In force December 31 of current year	75,025	1,575,089,441	0 (a)	0	0	0	29,961	48,676,102	104,986	1,623,765,543

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,461,777	1,458,903	0	696,262	695,150
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,461,777	1,458,903	0	696,262	695,150
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,461,777	1,458,903	0	696,262	695,150

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products4 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	16,484,597	0	0	16,907	16,501,504
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	16,484,597	0	0	16,907	16,501,504
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,265,637	0	0	76,932	1,342,569
6.2 Applied to pay renewal premiums	176,762	0	0	0	176,762
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,742,609	0	0	2,055,470	4,798,079
6.4 Other	98	0	0	0	98
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,185,106	0	0	2,132,402	6,317,508
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	4,185,106	0	0	2,132,402	6,317,508
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,719,895	0	151,927	2,023,656	13,895,478
10. Matured endowments	86,495	0	0	382,618	469,113
11. Annuity benefits	13,107	0	3,152,624	0	3,165,731
12. Surrender values and withdrawals for life contracts	4,812,925	0	0	594,736	5,407,661
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,130,546	0	97,624	29,979	2,258,149
15. Totals	18,762,968	0	3,402,175	3,030,989	25,196,132
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	169	1,039,497	0	0	0	0	4,185	2,100,362	4,354	3,139,859
17. Incurred during current year	2,623	12,310,895					1,436	2,757,570	4,059	15,068,465
Settled during current year:										
18.1 By payment in full	2,192	11,806,390					1,042	2,406,274	3,234	14,212,664
18.2 By payment on compromised claims										
18.3 Totals paid	2,192	11,806,390	0	0	0	0	1,042	2,406,274	3,234	14,212,664
18.4 Reduction by compromise										
18.5 Amount rejected	7	114,500							7	114,500
18.6 Total settlements	2,199	11,920,890	0	0	0	0	1,042	2,406,274	3,241	14,327,164
19. Unpaid Dec. 31, current year (16+17-18.6)	593	1,429,502	0	0	0	0	4,579	2,451,658	5,172	3,881,160
POLICY EXHIBIT										
20. In force December 31, prior year	83,143	1,107,173,275	0 (a)	0	No. of Policies	0	49,525	67,399,596	132,668	1,174,572,871
21. Issued during year	2,645	80,633,007			0	0			2,645	80,633,007
22. Other changes to in force (Net)	(6,456)	(87,650,336)			0	0	(2,792)	(1,146,088)	(9,248)	(88,796,424)
23. In force December 31 of current year	79,332	1,100,155,946	0 (a)	0	0	0	46,733	66,253,508	126,065	1,166,409,454

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,545,813	3,538,843	0	3,533,954	3,528,311
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,545,813	3,538,843	0	3,533,954	3,528,311
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,545,813	3,538,843	0	3,533,954	3,528,311

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products2 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	256,392	0	0	906	257,298
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	256,392	0	0	906	257,298
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	23,355	0	0	1,007	24,362
6.2 Applied to pay renewal premiums	3,263	0	0	0	3,263
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	42,026	0	0	28,761	70,787
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	68,644	0	0	29,768	98,412
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	68,644	0	0	29,768	98,412
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	153,520	0	0	16,765	170,285
10. Matured endowments	1,053	0	0	4,898	5,951
11. Annuity benefits	0	0	10,644	0	10,644
12. Surrender values and withdrawals for life contracts	91,447	0	0	12,859	104,306
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	16,344	0	186	74	16,604
15. Totals	262,364	0	10,830	34,596	307,790
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	8,905	0	0	0	0	17	17,365	20	26,270
17. Incurred during current year	41	195,668					11	26,981	52	222,650
Settled during current year:										
18.1 By payment in full	29	154,573					11	21,663	40	176,236
18.2 By payment on compromised claims										
18.3 Totals paid	29	154,573	0	0	0	0	11	21,663	40	176,236
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	29	154,573	0	0	0	0	11	21,663	40	176,236
19. Unpaid Dec. 31, current year (16+17-18.6)	15	50,000	0	0	0	0	17	22,683	32	72,684
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,667	19,505,732	0 (a)	0	0	0	823	1,259,968	2,490	20,765,700
21. Issued during year	65	1,236,985			0	0			65	1,236,985
22. Other changes to in force (Net)	(121)	(2,398,026)			0	0	(35)	(18,272)	(156)	(2,416,298)
23. In force December 31 of current year	1,611	18,344,691	0 (a)	0	0	0	788	1,241,696	2,399	19,586,387

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	33,899	33,832	0	9,694	9,679
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	33,899	33,832	0	9,694	9,679
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	33,899	33,832	0	9,694	9,679

(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 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	896,823	0	0	2,961	899,784
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	896,823	0	0	2,961	899,784
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	82,318	0	0	3,485	85,803
6.2 Applied to pay renewal premiums	4,480	0	0	0	4,480
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	117,362	0	0	70,396	187,758
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	204,160	0	0	73,881	278,041
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	204,160	0	0	73,881	278,041
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	769,904	0	6,000	68,856	844,760
10. Matured endowments	3,574	0	0	23,136	26,710
11. Annuity benefits	0	0	177,086	0	177,086
12. Surrender values and withdrawals for life contracts	249,015	0	0	26,832	275,847
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	149,322	0	24	18	149,364
15. Totals	1,171,815	0	183,110	118,842	1,473,767
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	.11	21,325	0	0	0	0	316	119,754	327	141,079
17. Incurred during current year	189	1,015,789					70	97,855	259	1,113,645
Settled during current year:										
18.1 By payment in full	137	773,478						59	91,992	196
18.2 By payment on compromised claims										
18.3 Totals paid	137	773,478	0	0	0	0	59	91,992	196	865,470
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	137	773,478	0	0	0	0	59	91,992	196	865,470
19. Unpaid Dec. 31, current year (16+17-18.6)	63	263,636	0	0	0	0	327	125,617	390	389,254
POLICY EXHIBIT										
20. In force December 31, prior year	5,369	64,957,402	0 (a)	0	0	0	3,636	3,671,337	9,005	68,628,739
21. Issued during year	120	3,438,630			0	0			120	3,438,630
22. Other changes to in force (Net)	(510)	(8,265,575)			0	0	(240)	(106,701)	(750)	(8,372,276)
23. In force December 31 of current year	4,979	60,130,457	0 (a)	0	0	0	3,396	3,564,636	8,375	63,695,093

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	271,726	271,192	0	320,348	319,837
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	271,726	271,192	0	320,348	319,837
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	271,726	271,192	0	320,348	319,837

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,227,504	0	0	6,234	6,233,738
2. Annuity considerations	2,337	0	0	0	2,337
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	6,229,841	0	0	6,234	6,236,075
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	419,046	0	0	19,224	438,270
6.2 Applied to pay renewal premiums	47,643	0	0	0	47,643
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	950,383	0	0	423,836	1,374,219
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,417,072	0	0	443,060	1,860,132
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,417,072	0	0	443,060	1,860,132
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,553,483	0	380,323	507,089	4,440,895
10. Matured endowments	33,588	0	0	98,812	132,400
11. Annuity benefits	0	0	6,562,721	0	6,562,721
12. Surrender values and withdrawals for life contracts	1,426,721	0	0	138,179	1,564,900
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	723,993	0	183,027	976	907,996
15. Totals	5,737,785	0	7,126,071	745,056	13,608,912
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	49	229,557	0	0	0	0	769	433,003	818	662,560
17. Incurred during current year	841	3,828,524					272	626,656	1,113	4,455,180
Settled during current year:										
18.1 By payment in full	672	3,587,071					262	605,901	934	4,192,972
18.2 By payment on compromised claims										
18.3 Totals paid	672	3,587,071	0	0	0	0	262	605,901	934	4,192,972
18.4 Reduction by compromise										
18.5 Amount rejected	3	22,500							3	22,500
18.6 Total settlements	675	3,609,571	0	0	0	0	262	605,901	937	4,215,472
19. Unpaid Dec. 31, current year (16+17-18.6)	215	448,510	0	0	0	0	779	453,758	994	902,268
POLICY EXHIBIT										
20. In force December 31, prior year	30,181	458,992,114	0 (a)	0	No. of Policies	0	9,977	14,140,332	40,158	473,132,446
21. Issued during year	969	22,457,235			0	0	0		969	22,457,235
22. Other changes to in force (Net)	(2,030)	(29,127,062)			0	0	(588)	(342,919)	(2,618)	(29,469,981)
23. In force December 31 of current year	29,120	452,322,287	0 (a)	0	0	0	9,389	13,797,413	38,509	466,119,700

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,820,337	1,816,759	0	1,100,454	1,098,697
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,820,337	1,816,759	0	1,100,454	1,098,697
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,820,337	1,816,759	0	1,100,454	1,098,697

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products2 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,253,668	0	0	15,885	7,269,553
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	7,253,668	0	0	15,885	7,269,553
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	256,427	0	0	5,483	261,910
6.2 Applied to pay renewal premiums	4,619	0	0	0	4,619
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	382,756	0	0	101,156	483,912
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	643,802	0	0	106,639	750,441
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	643,802	0	0	106,639	750,441
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,313,039	0	19,550	135,947	3,468,536
10. Matured endowments	5,488	0	0	67,577	73,065
11. Annuity benefits	3,467	0	1,024,546	0	1,028,013
12. Surrender values and withdrawals for life contracts	1,067,507	0	0	43,953	1,111,460
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	360,303	0	9,753	3,173	373,229
15. Totals	4,749,804	0	1,053,849	250,650	6,054,303
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	94	561,619	0	0	0	0	502	229,443	596	791,062
17. Incurred during current year	831	3,938,722					122	177,932	953	4,116,655
Settled during current year:										
18.1 By payment in full	564	3,318,527					157	203,524	721	3,522,051
18.2 By payment on compromised claims										
18.3 Totals paid	564	3,318,527	0	0	0	0	157	203,524	721	3,522,051
18.4 Reduction by compromise										
18.5 Amount rejected	6	78,500							6	78,500
18.6 Total settlements	570	3,397,027	0	0	0	0	157	203,524	727	3,600,551
19. Unpaid Dec. 31, current year (16+17-18.6)	355	1,103,314	0	0	0	0	467	203,851	822	1,307,166
POLICY EXHIBIT										
20. In force December 31, prior year	33,737	460,023,326	0 (a)	0	No. of Policies	0	14,314	11,453,930	48,051	471,477,256
21. Issued during year	1,800	41,081,631			0	0			1,800	41,081,631
22. Other changes to in force (Net)	(3,200)	(55,175,957)			0	0	(606)	(323,372)	(3,806)	(55,499,329)
23. In force December 31 of current year	32,337	445,929,000	0 (a)	0	0	0	13,708	11,130,558	46,045	457,059,558

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	354,246	353,550	0	108,203	108,030
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	354,246	353,550	0	108,203	108,030
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	354,246	353,550	0	108,203	108,030

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,105	0	0	27	8,132
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	8,105	0	0	27	8,132
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,648	0	0	0	2,648
6.2 Applied to pay renewal premiums	1,022	0	0	0	1,022
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,644	0	0	2,017	6,661
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,314	0	0	2,017	10,331
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	8,314	0	0	2,017	10,331
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,369	0	0	0	3,369
10. Matured endowments	4,222	0	0	0	4,222
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	4,850	0	0	0	4,850
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	786	0	0	0	786
15. Totals	13,227	0	0	0	13,227
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	7	34,608	0	0	0	0	0	0	7	34,608
17. Incurred during current year	0	(17,740)							0	(17,740)
Settled during current year:										
18.1 By payment in full	2	7,591						0	2	7,591
18.2 By payment on compromised claims										
18.3 Totals paid	2	7,591	0	0	0	0	0	0	2	7,591
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	7,591	0	0	0	0	0	0	2	7,591
19. Unpaid Dec. 31, current year (16+17-18.6)	5	9,277	0	0	0	0	0	0	5	9,277
POLICY EXHIBIT										
20. In force December 31, prior year	141	1,002,432	0 (a)	0	0	0	30	57,209	171	1,059,641
21. Issued during year										
22. Other changes to in force (Net)	(3)	(33,437)			0	0	(1)	1,422	(4)	(32,015)
23. In force December 31 of current year	138	968,995	0 (a)	0	0	0	29	58,631	167	1,027,626

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)		392	391	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)		392	391	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		392	391	0	0

(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 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,582,814	0	0	2,885	2,585,699
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	2,582,814	0	0	2,885	2,585,699
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	148,488	0	0	1,776	150,264
6.2 Applied to pay renewal premiums	8,839	0	0	0	8,839
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	187,936	0	0	49,861	237,797
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	345,263	0	0	51,637	396,900
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	345,263	0	0	51,637	396,900
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,052,725	0	141,075	45,253	1,239,053
10. Matured endowments	6,896	0	0	26,346	33,242
11. Annuity benefits	0	0	201,376	0	201,376
12. Surrender values and withdrawals for life contracts	524,020	0	0	20,474	544,494
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	141,383	0	12,811	169	154,363
15. Totals	1,725,024	0	355,262	92,242	2,172,528
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	33	148,643	0	0	0	0	696	130,219	729	278,862
17. Incurred during current year	270	1,183,808					62	90,740	332	1,274,548
Settled during current year:										
18.1 By payment in full	210	1,056,342					47	71,599	257	1,127,941
18.2 By payment on compromised claims	1	3,279							1	3,279
18.3 Totals paid	211	1,059,621	0	0	0	0	47	71,599	258	1,131,220
18.4 Reduction by compromise	1	1,765							1	1,765
18.5 Amount rejected	4	20,000							4	20,000
18.6 Total settlements	216	1,081,386	0	0	0	0	47	71,599	263	1,152,985
19. Unpaid Dec. 31, current year (16+17-18.6)	87	251,065	0	0	0	0	711	149,360	798	400,425
POLICY EXHIBIT										
20. In force December 31, prior year	11,474	151,336,299	0 (a)	0	No. of Policies	0	9,839	5,062,062	21,313	156,398,361
21. Issued during year	537	11,484,527			0	0			537	11,484,527
22. Other changes to in force (Net)	(952)	(16,528,448)			0	0	(368)	(122,948)	(1,320)	(16,651,396)
23. In force December 31 of current year	11,059	146,292,378	0 (a)	0	0	0	9,471	4,939,114	20,530	151,231,492

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	80,625	80,467	0	71,626	71,512
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	80,625	80,467	0	71,626	71,512
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	80,625	80,467	0	71,626	71,512

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products1



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	58,942	0	0	87	59,029
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	58,942	0	0	87	59,029
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	13,837	0	0	347	14,184
6.2 Applied to pay renewal premiums	1,186	0	0	0	1,186
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	16,818	0	0	4,210	21,028
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	31,841	0	0	4,557	36,398
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	31,841	0	0	4,557	36,398
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	75,946	0	0	10,384	86,330
10. Matured endowments					
11. Annuity benefits	0	0	56,819	0	56,819
12. Surrender values and withdrawals for life contracts	10,174	0	0	0	10,174
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	45,622	0	0	0	45,622
15. Totals	131,742	0	56,819	10,384	198,945
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	8	37,554	0	0	0	0	2	2,393	10	39,947
17. Incurred during current year	17	47,825					5	9,445	22	57,269
Settled during current year:										
18.1 By payment in full	19	75,946					5	10,384	24	86,330
18.2 By payment on compromised claims										
18.3 Totals paid	19	75,946	0	0	0	0	5	10,384	24	86,330
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	19	75,946	0	0	0	0	5	10,384	24	86,330
19. Unpaid Dec. 31, current year (16+17-18.6)	6	9,433	0	0	0	0	2	1,454	8	10,886
POLICY EXHIBIT										
20. In force December 31, prior year	493	5,760,226	0 (a)	0	No. of Policies	0	102	156,336	595	5,916,562
21. Issued during year										
22. Other changes to in force (Net)	(11)	195,366			0	0	(5)	(6,350)	(16)	189,016
23. In force December 31 of current year	482	5,955,592	0 (a)	0	0	0	97	149,986	579	6,105,578

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	7,364	7,350	0	6,274	6,264
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	7,364	7,350	0	6,274	6,264
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,364	7,350	0	6,274	6,264

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,611,822	0	0	6,185	7,618,007
2. Annuity considerations	29,072	0	0	0	29,072
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	7,640,894	0	0	6,185	7,647,079
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	818,772	0	0	53,833	872,605
6.2 Applied to pay renewal premiums	100,275	0	0	0	100,275
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,415,464	0	0	1,243,738	2,659,202
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,334,511	0	0	1,297,571	3,632,082
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	2,334,511	0	0	1,297,571	3,632,082
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,065,058	0	159,040	1,318,292	7,542,390
10. Matured endowments	83,056	0	0	314,157	397,213
11. Annuity benefits	2,929	0	1,317,342	0	1,320,271
12. Surrender values and withdrawals for life contracts	2,723,109	0	0	419,280	3,142,389
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,479,099	0	18,490	1,224	1,498,813
15. Totals	10,353,251	0	1,494,872	2,052,953	13,901,076
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	95	430,652	0	0	0	0	2,370	1,455,574	2,465	1,886,226
17. Incurred during current year	1,610	6,880,858					834	1,626,189	2,444	8,507,047
Settled during current year:										
18.1 By payment in full	1,215	6,148,114					706	1,632,449	1,921	7,780,563
18.2 By payment on compromised claims										
18.3 Totals paid	1,215	6,148,114	0	0	0	0	706	1,632,449	1,921	7,780,563
18.4 Reduction by compromise										
18.5 Amount rejected	3	59,500							3	59,500
18.6 Total settlements	1,218	6,207,614	0	0	0	0	706	1,632,449	1,924	7,840,063
19. Unpaid Dec. 31, current year (16+17-18.6)	487	1,103,896	0	0	0	0	2,498	1,449,314	2,985	2,553,210
POLICY EXHIBIT										
20. In force December 31, prior year	46,069	533,497,752	0 (a)	0	No. of Policies	0	30,408	41,310,294	76,477	574,808,046
21. Issued during year	1,129	32,874,044			0	0	0		1,129	32,874,044
22. Other changes to in force (Net)	(3,588)	(42,298,132)			0	0	(1,726)	(806,598)	(5,314)	(43,104,730)
23. In force December 31 of current year	43,610	524,073,664	0 (a)	0	0	0	28,682	40,503,696	72,292	564,577,360

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,072,427	1,070,319	0	1,309,711	1,307,620
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,072,427	1,070,319	0	1,309,711	1,307,620
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,072,427	1,070,319	0	1,309,711	1,307,620

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,336,801	0	0	175	1,336,976
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,336,801	0	0	175	1,336,976
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	15,876	0	0	288	16,164
6.2 Applied to pay renewal premiums	2,789	0	0	0	2,789
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	32,488	0	0	9,971	42,459
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	51,153	0	0	10,259	61,412
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	51,153	0	0	10,259	61,412
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	456,905	0	0	4,048	460,953
10. Matured endowments					
11. Annuity benefits	0	0	10,564	0	10,564
12. Surrender values and withdrawals for life contracts	99,407	0	0	1,950	101,357
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	43,928	0	0	1,321	45,249
15. Totals	600,240	0	10,564	7,319	618,123
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	60,021	0	0	0	0	2	2,554	4	62,575
17. Incurred during current year	41	482,041					5	5,483	46	487,524
Settled during current year:										
18.1 By payment in full	34	456,905					4	4,048	38	460,953
18.2 By payment on compromised claims										
18.3 Totals paid	34	456,905	0	0	0	0	4	4,048	38	460,953
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	34	456,905	0	0	0	0	4	4,048	38	460,953
19. Unpaid Dec. 31, current year (16+17-18.6)	9	85,157	0	0	0	0	3	3,989	12	89,146
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,017	80,621,776	0 (a)	0	0	0	214	351,787	2,231	80,973,563
21. Issued during year	204	16,548,000			0	0			204	16,548,000
22. Other changes to in force (Net)	(137)	(8,157,054)			0	0	(12)	(1,031)	(149)	(8,158,085)
23. In force December 31 of current year	2,084	89,012,722	0 (a)	0	0	0	202	350,756	2,286	89,363,478

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	16,661	16,628	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	16,661	16,628	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	16,661	16,628	0	0	0

(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 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	168,782	0	0	396	169,178
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	168,782	0	0	396	169,178
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	16,073	0	0	648	16,721
6.2 Applied to pay renewal premiums	400	0	0	0	400
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	23,299	0	0	7,762	31,061
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	39,772	0	0	8,410	48,182
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	39,772	0	0	8,410	48,182
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	85,410	0	0	21,851	107,261
10. Matured endowments	2,500	0	0	51	2,551
11. Annuity benefits	0	0	68,195	0	68,195
12. Surrender values and withdrawals for life contracts	60,412	0	0	1,376	61,788
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	21,489	0	0	253	21,742
15. Totals	169,811	0	68,195	23,531	261,537
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	4,078	0	0	0	0	8	9,721	9	13,799
17. Incurred during current year	29	127,792					13	19,736	42	147,528
Settled during current year:										
18.1 By payment in full	21	87,910					12	21,902	33	109,812
18.2 By payment on compromised claims										
18.3 Totals paid	21	87,910	0	0	0	0	12	21,902	33	109,812
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	21	87,910	0	0	0	0	12	21,902	33	109,812
19. Unpaid Dec. 31, current year (16+17-18.6)	9	43,960	0	0	0	0	9	7,555	18	51,515
POLICY EXHIBIT										
20. In force December 31, prior year	1,024	11,804,754	0 (a)	0	No. of Policies	0	205	310,149	1,229	12,114,903
21. Issued during year	9	150,475			0	0	0		9	150,475
22. Other changes to in force (Net)	(60)	(375,678)			0	0	(20)	(19,508)	(80)	(395,186)
23. In force December 31 of current year	973	11,579,551	0 (a)	0	0	0	185	290,641	1,158	11,870,192

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	19,262	19,224	0	2,672	2,668
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	19,262	19,224	0	2,672	2,668
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	19,262	19,224	0	2,672	2,668

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,349,475	0	0	10,053	5,359,528
2. Annuity considerations	240	0	0	0	240
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	5,349,715	0	0	10,053	5,359,768
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	511,138	0	0	15,485	526,623
6.2 Applied to pay renewal premiums	68,859	0	0	0	68,859
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	758,890	0	0	367,088	1,125,978
6.4 Other	124	0	0	0	124
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,339,011	0	0	382,573	1,721,584
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,339,011	0	0	382,573	1,721,584
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,644,335	0	261,602	394,746	4,300,683
10. Matured endowments	43,177	0	0	120,341	163,518
11. Annuity benefits	0	0	1,042,600	0	1,042,600
12. Surrender values and withdrawals for life contracts	1,647,676	0	0	95,968	1,743,644
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	855,863	0	3,164	8,040	867,067
15. Totals	6,191,051	0	1,307,366	619,095	8,117,512
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	76	304,884	0	0	0	0	3,107	857,810	3,183	1,162,694
17. Incurred during current year	894	4,062,495					259	621,813	1,153	4,684,308
Settled during current year:										
18.1 By payment in full	688	3,687,512					241	515,087	929	4,202,599
18.2 By payment on compromised claims										
18.3 Totals paid	688	3,687,512	0	0	0	0	241	515,087	929	4,202,599
18.4 Reduction by compromise										
18.5 Amount rejected	2	30,000							2	30,000
18.6 Total settlements	690	3,717,512	0	0	0	0	241	515,087	931	4,232,599
19. Unpaid Dec. 31, current year (16+17-18.6)	280	649,867	0	0	0	0	3,125	964,536	3,405	1,614,403
POLICY EXHIBIT										
20. In force December 31, prior year	32,583	365,434,855	0 (a)	0	No. of Policies	0	15,543	15,905,112	48,126	381,339,967
21. Issued during year	1,149	25,928,368			0	0	0		1,149	25,928,368
22. Other changes to in force (Net)	(2,631)	(40,608,612)			0	0	(952)	(388,534)	(3,583)	(40,997,146)
23. In force December 31 of current year	31,101	350,754,611	0 (a)	0	0	0	14,591	15,516,578	45,692	366,271,189

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	769,847	768,334	0	969,066	967,519
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	769,847	768,334	0	969,066	967,519
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	769,847	768,334	0	969,066	967,519

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products1



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	16,221	0	0	25	16,246
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	16,221	0	0	25	16,246
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,797	0	0	41	5,838
6.2 Applied to pay renewal premiums	1,007	0	0	0	1,007
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,176	0	0	1,795	6,971
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,980	0	0	1,836	13,816
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	11,980	0	0	1,836	13,816
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	14,144	0	0	0	14,144
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	13,832	0	0	1,012	14,844
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,738	0	0	0	5,738
15. Totals	33,714	0	0	1,012	34,726
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	2	1,446	2	1,446
17. Incurred during current year	6	24,395					0	0	6	24,395
Settled during current year:										
18.1 By payment in full	3	14,144						0	3	14,144
18.2 By payment on compromised claims										
18.3 Totals paid	3	14,144	0	0	0	0	0	0	3	14,144
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	14,144	0	0	0	0	0	0	3	14,144
19. Unpaid Dec. 31, current year (16+17-18.6)	3	10,251	0	0	0	0	2	1,446	5	11,697
POLICY EXHIBIT										
20. In force December 31, prior year	167	1,380,489	0 (a)	0	No. of Policies	0	53	73,114	220	1,453,603
21. Issued during year										
22. Other changes to in force (Net)	(11)	4,409			0	0	(7)	(5,487)	(18)	(1,078)
23. In force December 31 of current year	156	1,384,898	0 (a)	0	0	0	46	67,627	202	1,452,525

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	711	710	0	2,933	2,928
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	711	710	0	2,933	2,928
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	711	710	0	2,933	2,928

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	27,812	0	0	35	27,847
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	27,812	0	0	35	27,847
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,000	0	0	249	7,249
6.2 Applied to pay renewal premiums	505	0	0	0	505
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	10,763	0	0	2,637	13,400
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	18,268	0	0	2,886	21,154
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	18,268	0	0	2,886	21,154
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	48,583	0	0	9,170	57,753
10. Matured endowments	500	0	0	0	500
11. Annuity benefits	0	0	70,253	0	70,253
12. Surrender values and withdrawals for life contracts	41,781	0	0	0	41,781
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	19,532	0	0	0	19,532
15. Totals	110,396	0	70,253	9,170	189,819
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	1,000	0	0	0	0	4	5,583	5	6,583
17. Incurred during current year	12	63,385					3	6,084	15	69,470
Settled during current year:										
18.1 By payment in full	10	49,083					4	9,170	14	58,253
18.2 By payment on compromised claims										
18.3 Totals paid	10	49,083	0	0	0	0	4	9,170	14	58,253
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	49,083	0	0	0	0	4	9,170	14	58,253
19. Unpaid Dec. 31, current year (16+17-18.6)	3	15,302	0	0	0	0	3	2,497	6	17,800
POLICY EXHIBIT										
20. In force December 31, prior year	280	3,827,067	0 (a)	0	No. of Policies	0	92	118,711	372	3,945,778
21. Issued during year										
22. Other changes to in force (Net)	(17)	(149,466)			0	0	(6)	(4,896)	(23)	(154,362)
23. In force December 31 of current year	263	3,677,601	0 (a)	0	0	0	86	113,815	349	3,791,416

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,319	1,316	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,319	1,316	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,319	1,316	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	191,026	0	0	426	191,452
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	191,026	0	0	426	191,452
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	34,897	0	0	732	35,629
6.2 Applied to pay renewal premiums	3,734	0	0	0	3,734
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	44,846	0	0	8,736	53,582
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	83,477	0	0	9,468	92,945
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	83,477	0	0	9,468	92,945
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	149,289	0	0	26,437	175,726
10. Matured endowments	2,000	0	0	0	2,000
11. Annuity benefits	0	0	86,644	0	86,644
12. Surrender values and withdrawals for life contracts	84,906	0	0	756	85,662
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	70,776	0	0	255	71,031
15. Totals	306,971	0	86,644	27,448	421,063
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	13,149	0	0	0	0	3	6,820	6	19,969
17. Incurred during current year	52	182,539					9	26,433	61	208,972
Settled during current year:										
18.1 By payment in full	34	151,289					9	26,437	43	177,726
18.2 By payment on compromised claims										
18.3 Totals paid	34	151,289	0	0	0	0	9	26,437	43	177,726
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	34	151,289	0	0	0	0	9	26,437	43	177,726
19. Unpaid Dec. 31, current year (16+17-18.6)	21	44,399	0	0	0	0	3	6,816	24	51,215
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,255	13,931,643	0 (a)	0	0	0	218	368,925	1,473	14,300,568
21. Issued during year	2	3,014			0	0			2	3,014
22. Other changes to in force (Net)	(25)	(217,836)			0	0	(23)	(33,066)	(48)	(250,902)
23. In force December 31 of current year	1,232	13,716,821	0 (a)	0	0	0	195	335,859	1,427	14,052,680

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	9,994	9,974	0	5,166	5,158
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,994	9,974	0	5,166	5,158
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,994	9,974	0	5,166	5,158

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	13,314	0	0	25	13,339
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	13,314	0	0	25	13,339
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,935	0	0	0	4,935
6.2 Applied to pay renewal premiums	1,662	0	0	0	1,662
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,632	0	0	780	7,412
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	13,229	0	0	780	14,009
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	13,229	0	0	780	14,009
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	39,700	0	0	0	39,700
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	6,879	0	0	0	6,879
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	11,701	0	0	0	11,701
15. Totals	58,280	0	0	0	58,280
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	1	78	1	78
17. Incurred during current year	7	42,045					0	0	7	42,045
Settled during current year:										
18.1 By payment in full	5	39,700						0	5	39,700
18.2 By payment on compromised claims										
18.3 Totals paid	5	39,700	0	0	0	0	0	0	5	39,700
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	39,700	0	0	0	0	0	0	5	39,700
19. Unpaid Dec. 31, current year (16+17-18.6)	2	2,345	0	0	0	0	1	78	3	2,423
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	174	1,567,697	0 (a)	0	0	0	20	30,932	194	1,598,629
21. Issued during year										
22. Other changes to in force (Net)	(17)	(192,399)			0	0	0	984	(17)	(191,415)
23. In force December 31 of current year	157	1,375,298	0 (a)	0	0	0	20	31,916	177	1,407,214

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,778	1,775	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,778	1,775	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,778	1,775	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	131,265	0	0	304	131,569
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	131,265	0	0	304	131,569
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	25,675	0	0	481	26,156
6.2 Applied to pay renewal premiums	3,450	0	0	0	3,450
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	31,192	0	0	12,457	43,649
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	60,317	0	0	12,938	73,255
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	60,317	0	0	12,938	73,255
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	58,017	0	1,000	10,894	69,911
10. Matured endowments	0	0	0	3,933	3,933
11. Annuity benefits	0	0	14,394	0	14,394
12. Surrender values and withdrawals for life contracts	55,396	0	0	7,523	62,919
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	32,541	0	0	0	32,541
15. Totals	145,954	0	15,394	22,350	183,698
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	30,806	0	0	0	0	55	24,021	61	54,827
17. Incurred during current year	39	145,261					10	15,765	49	161,025
Settled during current year:										
18.1 By payment in full	21	58,017					8	14,827	29	72,844
18.2 By payment on compromised claims										
18.3 Totals paid	21	58,017	0	0	0	0	8	14,827	29	72,844
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	21	58,017	0	0	0	0	8	14,827	29	72,844
19. Unpaid Dec. 31, current year (16+17-18.6)	24	118,050	0	0	0	0	57	24,959	81	143,008
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,181	12,779,944	0 (a)	0	0	0	389	463,115	1,570	13,243,059
21. Issued during year	1	50,000			0	0			1	50,000
22. Other changes to in force (Net)	(54)	383,109			0	0	(37)	(15,971)	(91)	367,138
23. In force December 31 of current year	1,128	13,213,053	0 (a)	0	0	0	352	447,144	1,480	13,660,197

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	13,363	13,337	0	18,829	18,799
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	13,363	13,337	0	18,829	18,799
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	13,363	13,337	0	18,829	18,799

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	45,261	0	0	98	45,359
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	45,261	0	0	98	45,359
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	16,576	0	0	287	16,863
6.2 Applied to pay renewal premiums	1,702	0	0	0	1,702
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	19,064	0	0	13,191	32,255
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	37,342	0	0	13,478	50,820
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	37,342	0	0	13,478	50,820
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	39,700	0	0	9,140	48,840
10. Matured endowments	5,891	0	0	952	6,843
11. Annuity benefits	0	0	11,647	0	11,647
12. Surrender values and withdrawals for life contracts	33,671	0	0	0	33,671
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	31,355	0	0	0	31,355
15. Totals	110,617	0	11,647	10,092	132,356
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	5	15,688	0	0	0	0	14	27,573	19	43,261
17. Incurred during current year	26	65,062					8	11,302	34	76,365
Settled during current year:										
18.1 By payment in full	17	45,591					6	10,092	23	55,683
18.2 By payment on compromised claims										
18.3 Totals paid	17	45,591	0	0	0	0	6	10,092	23	55,683
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	17	45,591	0	0	0	0	6	10,092	23	55,683
19. Unpaid Dec. 31, current year (16+17-18.6)	14	35,159	0	0	0	0	16	28,783	30	63,943
POLICY EXHIBIT										
20. In force December 31, prior year	618	4,769,457	0 (a)	0	No. of Policies	0	293	447,391	911	5,216,848
21. Issued during year										
22. Other changes to in force (Net)	(49)	(9,770)			0	0	(13)	(985)	(62)	(10,755)
23. In force December 31 of current year	569	4,759,687	0 (a)	0	0	0	280	446,406	849	5,206,093

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	8,479	8,462	0	49,727	49,648
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	8,479	8,462	0	49,727	49,648
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	8,479	8,462	0	49,727	49,648

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	163,828	0	0	245	164,073
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	163,828	0	0	245	164,073
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	40,650	0	0	396	41,046
6.2 Applied to pay renewal premiums	5,313	0	0	0	5,313
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	52,371	0	0	24,082	76,453
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	98,334	0	0	24,478	122,812
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	98,334	0	0	24,478	122,812
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	163,419	0	61,941	18,657	244,017
10. Matured endowments	18,237	0	0	0	18,237
11. Annuity benefits	0	0	7,929	0	7,929
12. Surrender values and withdrawals for life contracts	64,133	0	0	0	64,133
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	75,403	0	16,254	304	91,961
15. Totals	321,192	0	86,124	18,961	426,277
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	9	22,243	0	0	0	0	39	25,559	48	47,802
17. Incurred during current year	60	217,884					11	14,709	71	232,592
Settled during current year:										
18.1 By payment in full	43	181,656					14	18,657	57	200,313
18.2 By payment on compromised claims										
18.3 Totals paid	43	181,656	0	0	0	0	14	18,657	57	200,313
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	43	181,656	0	0	0	0	14	18,657	57	200,313
19. Unpaid Dec. 31, current year (16+17-18.6)	26	58,471	0	0	0	0	36	21,611	62	80,081
POLICY EXHIBIT										
20. In force December 31, prior year	1,707	14,113,655	0 (a)	0	No. of Policies	0	630	874,746	2,337	14,988,401
21. Issued during year										
22. Other changes to in force (Net)	(63)	(192,693)			0	0	(35)	(4,176)	(98)	(196,869)
23. In force December 31 of current year	1,644	13,920,962	0 (a)	0	0	0	595	870,570	2,239	14,791,532

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	14,097	14,069	0	7,415	7,403
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	14,097	14,069	0	7,415	7,403
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	14,097	14,069	0	7,415	7,403

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	18,768,676	0	0	28,790	18,797,466
2. Annuity considerations	5,000	0	0	0	5,000
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	18,773,676	0	0	28,790	18,802,466
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	905,997	0	0	19,560	925,557
6.2 Applied to pay renewal premiums	130,154	0	0	0	130,154
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,167,643	0	0	482,758	2,650,401
6.4 Other	171	0	0	0	171
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,203,965	0	0	502,318	3,706,283
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	3,203,965	0	0	502,318	3,706,283
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	9,374,840	0	268,735	572,635	10,216,210
10. Matured endowments	74,615	0	0	222,593	297,208
11. Annuity benefits	39,113	0	2,622,500	0	2,661,613
12. Surrender values and withdrawals for life contracts	4,718,815	0	0	156,972	4,875,787
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,507,455	0	77,798	3,757	1,589,010
15. Totals	15,714,838	0	2,969,033	955,957	19,639,828
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	142	624,206	0	0	0	0	6,210	1,196,167	6,352	1,820,373
17. Incurred during current year	2,262	10,613,564					599	1,003,621	2,861	11,617,186
Settled during current year:										
18.1 By payment in full	1,744	9,446,822					269	795,228	2,013	10,242,050
18.2 By payment on compromised claims	1	2,633							1	2,633
18.3 Totals paid	1,745	9,449,455	0	0	0	0	269	795,228	2,014	10,244,683
18.4 Reduction by compromise	1	367							1	367
18.5 Amount rejected	10	77,839							10	77,839
18.6 Total settlements	1,756	9,527,661	0	0	0	0	269	795,228	2,025	10,322,889
19. Unpaid Dec. 31, current year (16+17-18.6)	648	1,710,109	0	0	0	0	6,540	1,404,560	7,188	3,114,670
POLICY EXHIBIT										
20. In force December 31, prior year	76,316	1,198,542,790	0 (a)	0	No. of Policies	0	57,925	28,248,088	134,241	1,226,790,878
21. Issued during year	4,343	94,263,291			0	0			4,343	94,263,291
22. Other changes to in force (Net)	(7,092)	(113,944,217)			0	0	(2,557)	(710,647)	(9,649)	(114,654,864)
23. In force December 31 of current year	73,567	1,178,861,864	0 (a)	0	0	0	55,368	27,537,441	128,935	1,206,399,305

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	5,116,999	5,106,940	0	4,001,723	3,995,334
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,116,999	5,106,940	0	4,001,723	3,995,334
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,116,999	5,106,940	0	4,001,723	3,995,334

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products8 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,032	0	0	1	6,033
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	6,032	0	0	1	6,033
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,774	0	0	0	1,774
6.2 Applied to pay renewal premiums	27	0	0	0	27
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,127	0	0	1,495	3,622
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,928	0	0	1,495	5,423
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	3,928	0	0	1,495	5,423
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,000	0	0	0	2,000
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	4,132	0	0	0	4,132
15. Totals	6,132	0	0	0	6,132
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	5	8,634					0	0	5	8,634
Settled during current year:										
18.1 By payment in full	2	2,000						0	2	2,000
18.2 By payment on compromised claims										
18.3 Totals paid	2	2,000	0	0	0	0	0	0	2	2,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	2,000	0	0	0	0	0	0	2	2,000
19. Unpaid Dec. 31, current year (16+17-18.6)	3	6,634	0	0	0	0	0	0	3	6,634
POLICY EXHIBIT										
20. In force December 31, prior year	72	678,694	0 (a)	0	No. of Policies	0	35	50,659	107	729,353
21. Issued during year										
22. Other changes to in force (Net)	(8)	(189,027)			0	0	(1)	1,231	(9)	(187,796)
23. In force December 31 of current year	64	489,667	0 (a)	0	0	0	34	51,890	98	541,557

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)		226	226	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)		226	226	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		226	226	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	55,878,902	0	0	52,010	55,930,912
2. Annuity considerations	21,550	0	0	0	21,550
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	55,900,452	0	0	52,010	55,952,462
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,060,552	0	0	207,922	4,268,474
6.2 Applied to pay renewal premiums	616,891	0	0	0	616,891
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,110,063	0	0	4,863,606	13,973,669
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	13,787,506	0	0	5,071,528	18,859,034
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	13,787,506	0	0	5,071,528	18,859,034
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	34,296,263	0	2,349,359	5,694,682	42,340,304
10. Matured endowments	206,671	0	0	921,274	1,127,945
11. Annuity benefits	34,521	0	17,332,368	0	17,366,889
12. Surrender values and withdrawals for life contracts	14,703,470	0	0	1,293,708	15,997,178
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	7,158,474	0	563,512	94,263	7,816,249
15. Totals	56,399,399	0	20,245,239	8,003,927	84,648,565
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	485	2,200,991	0	0	20	1,225,525	6,858	5,224,334	7,363	8,650,850
17. Incurred during current year	8,093	37,544,556			138	3,900,476	3,288	7,416,394	11,519	48,861,426
Settled during current year:										
18.1 By payment in full	6,742	34,492,187			142	4,799,546	2,852	6,615,956	9,736	45,907,689
18.2 By payment on compromised claims	3	10,747							3	10,747
18.3 Totals paid	6,745	34,502,934	0	0	142	4,799,546	2,852	6,615,956	9,739	45,918,436
18.4 Reduction by compromise	3	2,399							3	2,399
18.5 Amount rejected	19	125,000							19	125,000
18.6 Total settlements	6,767	34,630,333	0	0	142	4,799,546	2,852	6,615,956	9,761	46,045,835
19. Unpaid Dec. 31, current year (16+17-18.6)	1,811	5,115,214	0	0	16	326,455	7,294	6,024,772	9,121	11,466,441
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	271,092	3,764,009,919	0 (a)	0	0	677,707,649	96,549	158,321,749	367,641	4,600,039,317
21. Issued during year	8,471	215,588,828			0	0			8,471	215,588,828
22. Other changes to in force (Net)	(20,223)	(276,532,579)			0	(23,355,331)	(5,809)	(3,490,296)	(26,032)	(303,378,206)
23. In force December 31 of current year	259,340	3,703,066,168	0 (a)	0	0	654,352,318	90,740	154,831,453	350,080	4,512,249,939

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	8,669,101	8,652,059	0	5,686,683	5,677,603
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	8,669,101	8,652,059	0	5,686,683	5,677,603
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	8,669,101	8,652,059	0	5,686,683	5,677,603

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products11 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	167,509	0	0	1,229	168,738
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	167,509	0	0	1,229	168,738
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	31,196	0	0	1,342	32,538
6.2 Applied to pay renewal premiums	4,389	0	0	0	4,389
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	43,981	0	0	45,018	88,999
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	79,566	0	0	46,360	125,926
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	79,566	0	0	46,360	125,926
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	132,602	0	0	16,620	149,222
10. Matured endowments	23,954	0	0	5,561	29,515
11. Annuity benefits	0	0	33,614	0	33,614
12. Surrender values and withdrawals for life contracts	90,011	0	0	15,331	105,342
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	68,453	0	0	0	68,453
15. Totals	315,020	0	33,614	37,512	386,146
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	13	31,107	0	0	0	0	40	53,310	53	84,417
17. Incurred during current year	62	163,266					15	30,397	77	193,663
Settled during current year:										
18.1 By payment in full	61	156,556					11	22,181	72	178,737
18.2 By payment on compromised claims										
18.3 Totals paid	61	156,556	0	0	0	0	11	22,181	72	178,737
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	61	156,556	0	0	0	0	11	22,181	72	178,737
19. Unpaid Dec. 31, current year (16+17-18.6)	14	37,817	0	0	0	0	44	61,526	58	99,343
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,783	14,351,301	0 (a)	0	0	0	1,286	1,762,767	3,069	16,114,068
21. Issued during year	8	350,119			0	0	0	0	8	350,119
22. Other changes to in force (Net)	(77)	(823,374)			0	0	(56)	(13,498)	(133)	(836,872)
23. In force December 31 of current year	1,714	13,878,046	0 (a)	0	0	0	1,230	1,749,269	2,944	15,627,315

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	26,523	26,471	0	42,912	42,843
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	26,523	26,471	0	42,912	42,843
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	26,523	26,471	0	42,912	42,843

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	82,652	0	0	375	83,027
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	82,652	0	0	375	83,027
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	15,630	0	0	570	16,200
6.2 Applied to pay renewal premiums	2,185	0	0	0	2,185
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	21,916	0	0	8,314	30,230
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	39,731	0	0	8,884	48,615
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	39,731	0	0	8,884	48,615
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	38,365	0	10,000	12,443	60,808
10. Matured endowments	16,500	0	0	1,494	17,994
11. Annuity benefits	0	0	38,034	0	38,034
12. Surrender values and withdrawals for life contracts	41,124	0	0	486	41,610
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	49,989	0	0	81	50,070
15. Totals	145,978	0	48,034	14,504	208,516
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	6	5,048	6	5,048
17. Incurred during current year	25	88,906					12	17,452	37	106,357
Settled during current year:										
18.1 By payment in full	18	54,865					8	13,937	26	68,802
18.2 By payment on compromised claims										
18.3 Totals paid	18	54,865	0	0	0	0	8	13,937	26	68,802
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	18	54,865	0	0	0	0	8	13,937	26	68,802
19. Unpaid Dec. 31, current year (16+17-18.6)	7	34,041	0	0	0	0	10	8,563	17	42,603
POLICY EXHIBIT										
20. In force December 31, prior year	740	6,968,428	0 (a)	0	No. of Policies	0	292	399,507	1,032	7,367,935
21. Issued during year	6	475,000			0	0			6	475,000
22. Other changes to in force (Net)	(34)	(4,332)			0	0	(22)	(23,982)	(56)	(28,314)
23. In force December 31 of current year	712	7,439,096	0 (a)	0	0	0	270	375,525	982	7,814,621

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	4,800	4,791	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,800	4,791	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,800	4,791	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	11,288,874	0	0	7,037	11,295,911
2. Annuity considerations	2,250	0	0	0	2,250
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	11,291,124	0	0	7,037	11,298,161
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	811,358	0	0	37,677	849,035
6.2 Applied to pay renewal premiums	98,121	0	0	0	98,121
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,681,043	0	0	884,231	2,565,274
6.4 Other	166	0	0	0	166
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,590,688	0	0	921,908	3,512,596
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	2,590,688	0	0	921,908	3,512,596
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,008,081	0	41,974	1,062,217	8,112,272
10. Matured endowments	63,676	0	0	167,927	231,603
11. Annuity benefits	20,000	0	1,420,680	0	1,440,680
12. Surrender values and withdrawals for life contracts	2,624,489	0	0	233,957	2,858,446
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,333,131	0	32,966	6,669	1,372,766
15. Totals	11,049,377	0	1,495,620	1,470,770	14,015,767
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	117	533,337	0	0	0	0	2,324	1,219,709	2,441	1,753,046
17. Incurred during current year	1,744	7,762,990					667	1,325,825	2,411	9,088,816
Settled during current year:										
18.1 By payment in full	1,425	7,071,757					551	1,230,144	1,976	8,301,901
18.2 By payment on compromised claims										
18.3 Totals paid	1,425	7,071,757	0	0	0	0	551	1,230,144	1,976	8,301,901
18.4 Reduction by compromise										
18.5 Amount rejected	8	93,000							8	93,000
18.6 Total settlements	1,433	7,164,757	0	0	0	0	551	1,230,144	1,984	8,394,901
19. Unpaid Dec. 31, current year (16+17-18.6)	428	1,131,570	0	0	0	0	2,440	1,315,390	2,868	2,446,961
POLICY EXHIBIT										
20. In force December 31, prior year	53,310	711,033,189	0 (a)	0	No. of Policies	0	19,851	29,180,172	73,161	740,213,361
21. Issued during year	1,661	47,059,210			0	0	0		1,661	47,059,210
22. Other changes to in force (Net)	(4,168)	(55,023,000)			0	0	(1,195)	(661,524)	(5,363)	(55,684,524)
23. In force December 31 of current year	50,803	703,069,399	0 (a)	0	0	0	18,656	28,518,648	69,459	731,588,047

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,168,628	1,166,331	0	741,057	739,874
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,168,628	1,166,331	0	741,057	739,874
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,168,628	1,166,331	0	741,057	739,874

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,205	0	0	10	10,215
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	10,205	0	0	10	10,215
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,885	0	0	59	2,944
6.2 Applied to pay renewal premiums	381	0	0	0	381
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,654	0	0	854	4,508
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,920	0	0	913	7,833
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	6,920	0	0	913	7,833
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,324	0	0	1,764	6,088
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	11	0	0	0	11
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	659	0	0	15	674
15. Totals	5,994	0	0	1,779	7,773
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	8	35,903					4	6,568	12	42,471
Settled during current year:										
18.1 By payment in full	4	5,324					1	1,764	5	7,088
18.2 By payment on compromised claims										
18.3 Totals paid	4	5,324	0	0	0	0	1	1,764	5	7,088
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	5,324	0	0	0	0	1	1,764	5	7,088
19. Unpaid Dec. 31, current year (16+17-18.6)	4	30,579	0	0	0	0	3	4,804	7	35,383
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	111	2,034,352	0 (a)	0	0	0	21	33,501	132	2,067,853
21. Issued during year										
22. Other changes to in force (Net)	(8)	(27,766)			0	0	(4)	(5,600)	(12)	(33,366)
23. In force December 31 of current year	103	2,006,586	0 (a)	0	0	0	17	27,901	120	2,034,487

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	184	184	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	184	184	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	184	184	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,389,950	0	0	1,568	1,391,518
2. Annuity considerations	250	0	0	0	250
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,390,200	0	0	1,568	1,391,768
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	78,388	0	0	1,145	79,533
6.2 Applied to pay renewal premiums	9,516	0	0	0	9,516
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	140,608	0	0	18,832	159,440
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	228,512	0	0	19,977	248,489
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	228,512	0	0	19,977	248,489
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	721,472	0	14,312	30,681	766,465
10. Matured endowments	6,686	0	0	1,333	8,019
11. Annuity benefits	0	0	230,147	0	230,147
12. Surrender values and withdrawals for life contracts	285,943	0	0	6,148	292,091
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	184,028	0	0	443	184,471
15. Totals	1,198,129	0	244,459	38,605	1,481,193
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	12	52,964	0	0	0	0	16	15,250	28	68,214
17. Incurred during current year	149	809,559					269	32,444	418	842,003
Settled during current year:										
18.1 By payment in full	119	728,158					266	32,014	385	760,172
18.2 By payment on compromised claims										
18.3 Totals paid	119	728,158	0	0	0	0	266	32,014	385	760,172
18.4 Reduction by compromise										
18.5 Amount rejected	1	7,500							1	7,500
18.6 Total settlements	120	735,658	0	0	0	0	266	32,014	386	767,672
19. Unpaid Dec. 31, current year (16+17-18.6)	41	126,865	0	0	0	0	19	15,680	60	142,545
POLICY EXHIBIT										
20. In force December 31, prior year	5,826	93,779,537	0 (a)	0	No. of Policies	0	587	837,391	6,413	94,616,928
21. Issued during year	544	11,245,279			0	0			544	11,245,279
22. Other changes to in force (Net)	(570)	(10,567,835)			0	0	(42)	(31,194)	(612)	(10,599,029)
23. In force December 31 of current year	5,800	94,456,981	0 (a)	0	0	0	545	806,197	6,345	95,263,178

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	218,052	217,623	0	53,831	53,745
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	218,052	217,623	0	53,831	53,745
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	218,052	217,623	0	53,831	53,745

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	14,769	0	0	16	14,785
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	14,769	0	0	16	14,785
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,346	0	0	0	1,346
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,887	0	0	457	4,344
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	5,233	0	0	457	5,690
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	5,233	0	0	457	5,690
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,000	0	0	0	1,000
10. Matured endowments	3,563	0	0	0	3,563
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	5,573	0	0	0	5,573
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,131	0	0	0	1,131
15. Totals	11,267	0	0	0	11,267
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	2	398	2	398
17. Incurred during current year	3	5,122					1	368	4	5,490
Settled during current year:										
18.1 By payment in full	2	4,563						0	2	4,563
18.2 By payment on compromised claims										
18.3 Totals paid	2	4,563	0	0	0	0	0	0	2	4,563
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	4,563	0	0	0	0	0	0	2	4,563
19. Unpaid Dec. 31, current year (16+17-18.6)	1	559	0	0	0	0	3	766	4	1,325
POLICY EXHIBIT										
20. In force December 31, prior year	123	1,096,692	0 (a)	0	No. of Policies	0	24	26,789	147	1,123,481
21. Issued during year										
22. Other changes to in force (Net)	(5)	178,516			0	0	(3)	(1,593)	(8)	176,923
23. In force December 31 of current year	118	1,275,208	0 (a)	0	0	0	21	25,196	139	1,300,404

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,845	2,839	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,845	2,839	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,845	2,839	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,822,792	0	0	3,543	1,826,335
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,822,792	0	0	3,543	1,826,335
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	130,092	0	0	2,811	132,903
6.2 Applied to pay renewal premiums	10,632	0	0	0	10,632
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	237,589	0	0	51,163	288,752
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	378,313	0	0	53,974	432,287
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	378,313	0	0	53,974	432,287
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,240,883	0	14,340	78,187	1,333,410
10. Matured endowments	1,500	0	0	3,716	5,216
11. Annuity benefits	0	0	518,196	0	518,196
12. Surrender values and withdrawals for life contracts	459,587	0	0	10,898	470,485
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	248,687	0	9,391	1,222	259,300
15. Totals	1,950,657	0	541,927	94,023	2,586,607
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	20	136,221	0	0	0	0	30	30,941	50	167,162
17. Incurred during current year	282	1,415,974					51	91,407	333	1,507,381
Settled during current year:										
18.1 By payment in full	206	1,242,383					45	81,903	251	1,324,286
18.2 By payment on compromised claims										
18.3 Totals paid	206	1,242,383	0	0	0	0	45	81,903	251	1,324,286
18.4 Reduction by compromise										
18.5 Amount rejected	1	7,000							1	7,000
18.6 Total settlements	207	1,249,383	0	0	0	0	45	81,903	252	1,331,286
19. Unpaid Dec. 31, current year (16+17-18.6)	95	302,812	0	0	0	0	36	40,445	131	343,257
POLICY EXHIBIT										
20. In force December 31, prior year	8,590	132,392,748	0 (a)	0	No. of Policies	0	1,531	2,261,929	10,121	134,654,677
21. Issued during year	380	7,393,175			0	0	0		380	7,393,175
22. Other changes to in force (Net)	(671)	(11,121,235)			0	0	(73)	(48,620)	(744)	(11,169,855)
23. In force December 31 of current year	8,299	128,664,688	0 (a)	0	0	0	1,458	2,213,309	9,757	130,877,997

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	722,161	720,741	0	450,335	449,616
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	722,161	720,741	0	450,335	449,616
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	722,161	720,741	0	450,335	449,616

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products1 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,081,648	0	0	15,288	6,096,936
2. Annuity considerations	1,200	0	0	0	1,200
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	6,082,848	0	0	15,288	6,098,136
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	390,781	0	0	20,188	410,969
6.2 Applied to pay renewal premiums	26,811	0	0	0	26,811
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	719,798	0	0	840,829	1,560,627
6.4 Other	387	0	0	0	387
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,137,777	0	0	861,017	1,998,794
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,137,777	0	0	861,017	1,998,794
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,388,273	0	128,693	395,251	3,912,217
10. Matured endowments	114,788	0	0	204,584	319,372
11. Annuity benefits	270	0	872,648	0	872,918
12. Surrender values and withdrawals for life contracts	1,408,389	0	0	180,350	1,588,739
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	587,582	0	2,975	3,045	593,602
15. Totals	5,499,302	0	1,004,316	783,230	7,286,848
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	104	404,793	0	0	0	0	915	879,213	1,019	1,284,006
17. Incurred during current year	951	3,967,242					323	680,913	1,274	4,648,154
Settled during current year:										
18.1 By payment in full	707	3,503,061					281	599,835	988	4,102,896
18.2 By payment on compromised claims										
18.3 Totals paid	707	3,503,061	0	0	0	0	281	599,835	988	4,102,896
18.4 Reduction by compromise										
18.5 Amount rejected	1	10,000							1	10,000
18.6 Total settlements	708	3,513,061	0	0	0	0	281	599,835	989	4,112,896
19. Unpaid Dec. 31, current year (16+17-18.6)	347	858,974	0	0	0	0	957	960,291	1,304	1,819,264
POLICY EXHIBIT										
20. In force December 31, prior year	31,154	392,001,544	0 (a)	0	No. of Policies	0	24,189	30,520,112	55,343	422,521,656
21. Issued during year	1,035	24,693,697			0	0			1,035	24,693,697
22. Other changes to in force (Net)	(2,331)	(30,274,485)			0	0	(1,015)	(112,751)	(3,346)	(30,387,236)
23. In force December 31 of current year	29,858	386,420,756	0 (a)	0	0	0	23,174	30,407,361	53,032	416,828,117

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	700,888	699,510	0	215,288	214,944
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	700,888	699,510	0	215,288	214,944
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	700,888	699,510	0	215,288	214,944

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products1



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No., 8 Amount, 9 No., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

(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

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various individual policy types.

(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 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,645	0	0	27	3,672
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	3,645	0	0	27	3,672
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,396	0	0	0	1,396
6.2 Applied to pay renewal premiums	210	0	0	0	210
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,778	0	0	143	1,921
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,384	0	0	143	3,527
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	3,384	0	0	143	3,527
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,596	0	0	(195)	4,401
10. Matured endowments					
11. Annuity benefits	0	0	2,158	0	2,158
12. Surrender values and withdrawals for life contracts	4,576	0	0	0	4,576
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,096	0	0	0	1,096
15. Totals	10,268	0	2,158	(195)	12,231
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	3	5,596					(1)	(195)	2	5,401
Settled during current year:										
18.1 By payment in full	2	4,596					(1)	(195)	1	4,401
18.2 By payment on compromised claims										
18.3 Totals paid	2	4,596	0	0	0	0	(1)	(195)	1	4,401
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	4,596	0	0	0	0	(1)	(195)	1	4,401
19. Unpaid Dec. 31, current year (16+17-18.6)	1	1,000	0	0	0	0	0	0	1	1,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	83	568,991	0 (a)	0	0	0	12	9,418	95	578,409
21. Issued during year										
22. Other changes to in force (Net)	(7)	(7,498)			0	0	0	174	(7)	(7,324)
23. In force December 31 of current year	76	561,493	0 (a)	0	0	0	12	9,592	88	571,085

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)		332	331	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)		332	331	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		332	331	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	720,238	0	0	2,082	722,320
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	720,238	0	0	2,082	722,320
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	101,838	0	0	2,654	104,492
6.2 Applied to pay renewal premiums	11,533	0	0	0	11,533
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	169,782	0	0	36,220	206,002
6.4 Other	517	0	0	0	517
6.5 Totals (Sum of Lines 6.1 to 6.4)	283,670	0	0	38,874	322,544
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	283,670	0	0	38,874	322,544
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	529,248	0	0	53,645	582,893
10. Matured endowments	11,734	0	0	9,565	21,299
11. Annuity benefits	0	0	147,636	0	147,636
12. Surrender values and withdrawals for life contracts	258,983	0	0	15,547	274,530
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	190,878	0	0	678	191,556
15. Totals	990,843	0	147,636	79,435	1,217,914
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	20	134,441	0	0	0	0	43	32,914	63	167,355
17. Incurred during current year	149	628,916					20	51,155	169	680,072
Settled during current year:										
18.1 By payment in full	120	540,982					31	63,210	151	604,192
18.2 By payment on compromised claims										
18.3 Totals paid	120	540,982	0	0	0	0	31	63,210	151	604,192
18.4 Reduction by compromise										
18.5 Amount rejected	1	20,000							1	20,000
18.6 Total settlements	121	560,982	0	0	0	0	31	63,210	152	624,192
19. Unpaid Dec. 31, current year (16+17-18.6)	48	202,375	0	0	0	0	32	20,859	80	223,235
POLICY EXHIBIT										
20. In force December 31, prior year	4,797	58,545,737	0 (a)	0	0	0	979	1,493,213	5,776	60,038,950
21. Issued during year	52	1,223,505			0	0			52	1,223,505
22. Other changes to in force (Net)	(277)	(2,629,936)			0	0	(65)	(48,725)	(342)	(2,678,661)
23. In force December 31 of current year	4,572	57,139,306	0 (a)	0	0	0	914	1,444,488	5,486	58,583,794

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	136,178	135,910	0	76,851	76,728
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	136,178	135,910	0	76,851	76,728
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	136,178	135,910	0	76,851	76,728

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	158,665	0	0	666	159,331
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	158,665	0	0	666	159,331
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	28,740	0	0	479	29,219
6.2 Applied to pay renewal premiums	3,426	0	0	0	3,426
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	41,245	0	0	18,023	59,268
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	73,411	0	0	18,502	91,913
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	73,411	0	0	18,502	91,913
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	102,405	0	0	14,321	116,726
10. Matured endowments	3,067	0	0	3,894	6,961
11. Annuity benefits	0	0	24,462	0	24,462
12. Surrender values and withdrawals for life contracts	86,266	0	0	1,055	87,321
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	52,113	0	0	61	52,174
15. Totals	243,851	0	24,462	19,331	287,644
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	32,484	0	0	0	0	13	21,090	19	53,574
17. Incurred during current year	39	114,507					10	15,969	49	130,475
Settled during current year:										
18.1 By payment in full	28	105,472					9	18,215	37	123,687
18.2 By payment on compromised claims										
18.3 Totals paid	28	105,472	0	0	0	0	9	18,215	37	123,687
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	28	105,472	0	0	0	0	9	18,215	37	123,687
19. Unpaid Dec. 31, current year (16+17-18.6)	17	41,519	0	0	0	0	14	18,844	31	60,362
POLICY EXHIBIT										
20. In force December 31, prior year	1,358	13,542,690	0 (a)	0	0	0	516	758,035	1,874	14,300,725
21. Issued during year	1	100,000			0	0			1	100,000
22. Other changes to in force (Net)	(43)	(276,671)			0	0	(29)	(12,339)	(72)	(289,010)
23. In force December 31 of current year	1,316	13,366,019	0 (a)	0	0	0	487	745,696	1,803	14,111,715

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	10,040	10,020	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,040	10,020	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,040	10,020	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,956,323	0	0	4,652	4,960,975
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	4,956,323	0	0	4,652	4,960,975
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	233,016	0	0	12,763	245,779
6.2 Applied to pay renewal premiums	34,763	0	0	0	34,763
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	801,378	0	0	304,972	1,106,350
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,069,157	0	0	317,735	1,386,892
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,069,157	0	0	317,735	1,386,892
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,083,111	0	15,000	374,359	3,472,470
10. Matured endowments	11,985	0	0	50,135	62,120
11. Annuity benefits	11,001	0	565,179	0	576,180
12. Surrender values and withdrawals for life contracts	876,872	0	0	69,799	946,671
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	368,876	0	10,544	240	379,660
15. Totals	4,351,845	0	590,723	494,533	5,437,101
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	33	403,944	0	0	0	0	773	389,271	806	793,215
17. Incurred during current year	508	3,154,589					196	425,539	704	3,580,128
Settled during current year:										
18.1 By payment in full	426	3,091,275					194	424,494	620	3,515,769
18.2 By payment on compromised claims	1	3,821							1	3,821
18.3 Totals paid	427	3,095,096	0	0	0	0	194	424,494	621	3,519,590
18.4 Reduction by compromise	1	1,179							1	1,179
18.5 Amount rejected										
18.6 Total settlements	428	3,096,275	0	0	0	0	194	424,494	622	3,520,769
19. Unpaid Dec. 31, current year (16+17-18.6)	113	462,258	0	0	0	0	775	390,316	888	852,574
POLICY EXHIBIT										
20. In force December 31, prior year	17,325	304,316,842	0 (a)	0	No. of Policies	0	7,905	10,095,281	25,230	314,412,123
21. Issued during year	602	19,773,119			0	0			602	19,773,119
22. Other changes to in force (Net)	(1,199)	(18,905,724)			0	0	(436)	(175,633)	(1,635)	(19,081,357)
23. In force December 31 of current year	16,728	305,184,237	0 (a)	0	0	0	7,469	9,919,648	24,197	315,103,885

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,438,693	1,435,865	0	760,070	758,856
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,438,693	1,435,865	0	760,070	758,856
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,438,693	1,435,865	0	760,070	758,856

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products1 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,955,381	0	0	1,008	1,956,389
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,955,381	0	0	1,008	1,956,389
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	126,699	0	0	1,840	128,539
6.2 Applied to pay renewal premiums	9,228	0	0	0	9,228
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	156,763	0	0	37,665	194,428
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	292,690	0	0	39,505	332,195
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	292,690	0	0	39,505	332,195
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	886,835	0	0	51,993	938,828
10. Matured endowments	8,044	0	0	7,071	15,115
11. Annuity benefits	0	0	144,057	0	144,057
12. Surrender values and withdrawals for life contracts	503,335	0	0	6,739	510,074
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	193,759	0	2,005	613	196,377
15. Totals	1,591,973	0	146,062	66,416	1,804,451
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	.11	27,516	0	0	0	0	34	52,393	.45	79,909
17. Incurred during current year	196	978,126					28	56,849	224	1,034,975
Settled during current year:										
18.1 By payment in full	149	894,879					29	59,064	178	953,943
18.2 By payment on compromised claims										
18.3 Totals paid	149	894,879	0	0	0	0	29	59,064	178	953,943
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	149	894,879	0	0	0	0	29	59,064	178	953,943
19. Unpaid Dec. 31, current year (16+17-18.6)	58	110,763	0	0	0	0	33	50,178	91	160,941
POLICY EXHIBIT										
20. In force December 31, prior year	8,040	118,245,110	0 (a)	0	No. of Policies	0	1,181	1,727,448	9,221	119,972,558
21. Issued during year	769	14,855,466			0	0			769	14,855,466
22. Other changes to in force (Net)	(831)	(13,855,880)			0	0	(68)	(50,391)	(899)	(13,906,271)
23. In force December 31 of current year	7,978	119,244,696	0 (a)	0	0	0	1,113	1,677,057	9,091	120,921,753

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	66,482	66,351	0	15	15
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	66,482	66,351	0	15	15
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	66,482	66,351	0	15	15

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming
 NAIC Group Code 0836

DURING THE YEAR 2012
 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	15,261	0	0	79	15,340
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	15,261	0	0	79	15,340
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,854	0	0	118	2,972
6.2 Applied to pay renewal premiums	452	0	0	0	452
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,146	0	0	895	7,041
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,452	0	0	1,013	10,465
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	9,452	0	0	1,013	10,465
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,000	0	0	4,179	6,179
10. Matured endowments					
11. Annuity benefits	0	0	964	0	964
12. Surrender values and withdrawals for life contracts	1,087	0	0	0	1,087
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,021	0	0	1	3,022
15. Totals	6,108	0	964	4,180	11,252
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	2	1,096	2	1,096
17. Incurred during current year	1	2,000					2	4,297	3	6,297
Settled during current year:										
18.1 By payment in full	1	2,000					1	4,179	2	6,179
18.2 By payment on compromised claims										
18.3 Totals paid	1	2,000	0	0	0	0	1	4,179	2	6,179
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	2,000	0	0	0	0	1	4,179	2	6,179
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	3	1,214	3	1,214
POLICY EXHIBIT										
20. In force December 31, prior year	193	1,444,390	0 (a)	0	No. of Policies	0	54	59,681	247	1,504,071
21. Issued during year										
22. Other changes to in force (Net)	(8)	(65,437)			0	0	(4)	(5,266)	(12)	(70,703)
23. In force December 31 of current year	185	1,378,953	0 (a)	0	0	0	50	54,415	235	1,433,368

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,575	1,572	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,575	1,572	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,575	1,572	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 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 Lines 6.1 to 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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 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 Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	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 Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			(a)		No. of Policies					
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(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 or 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 Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Guam

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	476	0	0	0	476
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	476	0	0	0	476
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	86	0	0	0	86
6.2 Applied to pay renewal premiums	169	0	0	0	169
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	346	0	0	36	382
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	601	0	0	36	637
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	601	0	0	36	637
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 Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	1,118					0	0	1	1,118
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 Dec. 31, current year (16+17-18.6)	1	1,118	0	0	0	0	0	0	1	1,118
POLICY EXHIBIT										
20. In force December 31, prior year	6	35,099	0 (a)	0	0	0	2	1,599	8	36,698
21. Issued during year										
22. Other changes to in force (Net)	1	23,338			0	0	0	45	1	23,383
23. In force December 31 of current year	7	58,437	0 (a)	0	0	0	2	1,644	9	60,081

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or 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 Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	17,540	0	0	55	17,595
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	17,540	0	0	55	17,595
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,874	0	0	0	1,874
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,471	0	0	2,172	5,643
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	5,345	0	0	2,172	7,517
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	5,345	0	0	2,172	7,517
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	8,467	0	0	0	8,467
10. Matured endowments					
11. Annuity benefits	0	0	20,216	0	20,216
12. Surrender values and withdrawals for life contracts	19,185	0	0	0	19,185
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,167	0	0	0	1,167
15. Totals	28,819	0	20,216	0	49,035
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	4	13,711					0	0	4	13,711
Settled during current year:										
18.1 By payment in full	2	8,467						0	2	8,467
18.2 By payment on compromised claims										
18.3 Totals paid	2	8,467	0	0	0	0	0	0	2	8,467
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	8,467	0	0	0	0	0	0	2	8,467
19. Unpaid Dec. 31, current year (16+17-18.6)	2	5,244	0	0	0	0	0	0	2	5,244
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	102	847,111	0 (a)	0	0	0	28	71,878	130	918,989
21. Issued during year										
22. Other changes to in force (Net)	(5)	8,087			0	0	0	2,638	(5)	10,725
23. In force December 31 of current year	97	855,198	0 (a)	0	0	0	28	74,516	125	929,714

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,472	1,469	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,472	1,469	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,472	1,469	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,382	0	0	0	1,382
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,382	0	0	0	1,382
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	54	0	0	0	54
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	607	0	0	22	629
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	661	0	0	22	683
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	661	0	0	22	683
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	9	0	0	0	9
15. Totals	9	0	0	0	9
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	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 Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	12	199,228	0 (a)	0	0	0	1	824	13	200,052
21. Issued during year										
22. Other changes to in force (Net)	1	3,452			0	0	0	32	1	3,484
23. In force December 31 of current year	13	202,680	0 (a)	0	0	0	1	856	14	203,536

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or 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 Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 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 Lines 6.1 to 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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 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 Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	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 Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			(a)		No. of Policies					
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(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 or 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 Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Canada

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	332	0	0	0	332
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	332	0	0	0	332
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,042	0	0	81	1,123
6.2 Applied to pay renewal premiums	154	0	0	0	154
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,804	0	0	983	2,787
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,000	0	0	1,064	4,064
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 Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	3,000	0	0	1,064	4,064
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	15,449	0	0	2,350	17,799
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	742	0	0	0	742
15. Totals	16,191	0	0	2,350	18,541
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	2	2,350	2	2,350
17. Incurred during current year	2	15,449					1	0	3	15,449
Settled during current year:										
18.1 By payment in full	2	15,449					3	2,350	5	17,799
18.2 By payment on compromised claims										
18.3 Totals paid	2	15,449	0	0	0	0	3	2,350	5	17,799
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	15,449	0	0	0	0	3	2,350	5	17,799
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	67	219,483	0 (a)	0	No. of Policies	0	0	0	67	219,483
21. Issued during year										
22. Other changes to in force (Net)	(3)	(15,213)			0	0	29	36,975	26	21,762
23. In force December 31 of current year	64	204,270	0 (a)	0	0	0	29	36,975	93	241,245

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	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 or 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 Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	145,520	0	0	22	145,542
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	145,520	0	0	22	145,542
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	1,714	0	0	0	1,714
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,714	0	0	0	1,714
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,714	0	0	0	1,714
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	46,530	0	0	0	46,530
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	46,530	0	0	0	46,530
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	456	15,327,721	0 (a)	0	0	0	113	156,296	569	15,484,017
21. Issued during year	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net)	(19)	194,909	0	0	0	0	(38)	(48,131)	(57)	146,778
23. In force December 31 of current year	437	15,522,630	0 (a)	0	0	0	75	108,165	512	15,630,795

(a) Includes Individual Credit Life Insurance prior year \$ 0 , current year \$ 0
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 , current year \$ 0

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Program premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	1,443	0	0	0	0
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	1,443	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,443	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	197,199,221	0	0	216,371	197,415,592
2. Annuity considerations	72,199	0	0	0	72,199
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	197,271,420	0	0	216,371	197,487,791
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	13,554,710	0	0	579,469	14,134,179
6.2 Applied to pay renewal premiums	1,810,964	0	0	0	1,810,964
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	27,892,684	0	0	14,366,974	42,259,658
6.4 Other	1,663	0	0	0	1,663
6.5 Totals (Sum of Lines 6.1 to 6.4)	43,260,021	0	0	14,946,443	58,206,464
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	43,260,021	0	0	14,946,443	58,206,464
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	115,501,657	0	4,799,546	15,504,482	135,805,685
10. Matured endowments	1,118,531	0	0	3,007,287	4,125,818
11. Annuity benefits	157,894	0	43,961,334	0	44,119,228
12. Surrender values and withdrawals for life contracts	52,480,676	0	0	3,844,063	56,324,739
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	23,019,112	0	1,195,888	170,179	24,385,179
15. Totals	192,277,870	0	49,956,768	22,526,011	264,760,649
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2,042	10,012,504	0	0	21	1,282,498	35,003	18,212,831	37,066	29,507,833
17. Incurred during current year Settled during current year:	27,362	129,648,047	0	0	138	3,877,327	10,490	20,721,110	37,990	154,246,484
18.1 By payment in full	21,549	116,581,854	0	0	142	4,799,546	8,546	18,511,769	30,237	139,893,169
18.2 By payment on compromised claims	11	38,334	0	0	0	0	0	0	11	38,334
18.3 Totals paid	21,560	116,620,188	0	0	142	4,799,546	8,546	18,511,769	30,248	139,931,503
18.4 Reduction by compromise	11	9,250	0	0	0	0	0	0	11	9,250
18.5 Amount rejected	92	1,040,729	0	0	0	0	0	0	92	1,040,729
18.6 Total settlements	21,663	117,670,167	0	0	142	4,799,546	8,546	18,511,769	30,351	140,981,482
19. Unpaid Dec. 31, current year (16+17-18.6)	7,741	21,990,384	0	0	17	360,279	36,947	20,422,172	44,705	42,772,835
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	907,053	13,310,740,444	0 (a)	0	0	677,707,649	422,551	515,596,665	1,329,604	14,504,044,758
21. Issued during year	35,068	958,223,716	0	0	0	0	0	0	35,068	958,223,716
22. Other changes to in force (Net)	(73,186)	(1,126,672,512)	0	0	0	(23,355,331)	(22,282)	(10,501,022)	(95,468)	(1,160,528,865)
23. In force December 31 of current year	868,935	13,142,291,648	0 (a)	0	0	654,352,318	400,269	505,095,643	1,269,204	14,301,739,609

(a) Includes Individual Credit Life Insurance prior year \$ 0 , current year \$ 0
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 , current year \$ 0

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Program premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	30,531,996	30,470,536	0	22,758,721	22,722,383
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	30,531,996	30,470,536	0	22,758,721	22,722,383
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	30,531,996	30,470,536	0	22,758,721	22,722,383

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 36

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	38,749,768
2. Current year's realized pre-tax capital gains/(losses) of \$7,608,700 transferred into the reserve net of taxes of \$2,663,045	4,945,655
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 + Line 2 + Line 3)	43,695,423
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	3,269,245
6. Reserve as of December 31, current year (Line 4 minus Line 5)	40,426,178

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 (Cols. 1 + 2 + 3)
1. 2012	2,677,793	591,452	0	3,269,245
2. 2013	1,744,449	868,889	0	2,613,338
3. 2014	1,325,903	661,265	0	1,987,168
4. 2015	1,261,397	565,254	0	1,826,651
5. 2016	1,516,164	467,224	0	1,983,388
6. 2017	1,891,861	364,025	0	2,255,886
7. 2018	2,224,219	287,609	0	2,511,828
8. 2019	2,477,239	245,356	0	2,722,595
9. 2020	2,651,086	200,778	0	2,851,864
10. 2021	2,600,732	152,559	0	2,753,291
11. 2022	2,481,603	101,332	0	2,582,935
12. 2023	2,363,575	81,199	0	2,444,774
13. 2024	2,172,083	89,244	0	2,261,327
14. 2025	2,016,758	95,364	0	2,112,122
15. 2026	1,915,909	106,416	0	2,022,325
16. 2027	1,798,410	113,739	0	1,912,149
17. 2028	1,588,075	105,716	0	1,693,791
18. 2029	1,296,618	78,059	0	1,374,677
19. 2030	983,257	47,107	0	1,030,364
20. 2031	674,930	19,449	0	694,379
21. 2032	370,471	(15,356)	0	355,115
22. 2033	181,702	(32,137)	0	149,565
23. 2034	142,762	(33,504)	0	109,258
24. 2035	122,493	(34,872)	0	87,621
25. 2036	100,608	(37,607)	0	63,001
26. 2037	87,687	(38,974)	0	48,713
27. 2038	61,355	(36,239)	0	25,116
28. 2039	20,926	(28,718)	0	(7,792)
29. 2040	(485)	(21,196)	0	(21,681)
30. 2041	188	(13,675)	0	(13,487)
31. 2042 and Later		(4,103)	0	(4,103)
32. Total (Lines 1 to 31)	38,749,768	4,945,655	0	43,695,423

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	15,843,196	2,103,129	17,946,325	125,023,221	66,656,183	191,679,404	209,625,729
2. Realized capital gains/(losses) net of taxes - General Account	(5,892,631)	(6,000)	(5,898,631)	37,669,860	357,912	38,027,772	32,129,141
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	(711,840)		(711,840)	43,586,422	31,582,142	75,168,564	74,456,724
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves			0			0	0
7. Basic contribution	6,862,319	288,821	7,151,139	0	178,780	178,780	7,329,919
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	16,101,044	2,385,950	18,486,993	206,279,503	98,775,017	305,054,520	323,541,513
9. Maximum reserve	30,719,023	853,496	31,572,519	142,079,412	76,601,192	218,680,604	250,253,123
10. Reserve objective	21,624,937	542,458	22,167,394	142,079,412	76,349,993	218,429,405	240,596,799
11. 20% of (Line 10 - Line 8)	1,104,779	(368,698)	736,080	(12,840,018)	(4,485,005)	(17,325,023)	(16,588,943)
12. Balance before transfers (Lines 8 + 11)	17,205,822	2,017,251	19,223,074	193,439,485	94,290,012	287,729,497	306,952,570
13. Transfers	1,163,756	(1,163,756)	0			0	XXX
14. Voluntary contribution			0			0	0
15. Adjustment down to maximum/up to zero			0	(51,360,074)	(17,688,820)	(69,048,894)	(69,048,894)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	18,369,578	853,495	19,223,074	142,079,411	76,601,192	218,680,603	237,903,676

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	120,608,352	XXX	XXX	120,608,352	0.0000	0	0.0000	0	0.0000	0
2.	1	Highest Quality	2,335,925,012	XXX	XXX	2,335,925,012	0.0004	934,370	0.0023	5,372,628	0.0030	7,007,775
3.	2	High Quality	652,344,125	XXX	XXX	652,344,125	0.0019	1,239,454	0.0058	3,783,596	0.0090	5,871,097
4.	3	Medium Quality	134,847,685	XXX	XXX	134,847,685	0.0093	1,254,083	0.0230	3,101,497	0.0340	4,584,821
5.	4	Low Quality	119,021,311	XXX	XXX	119,021,311	0.0213	2,535,154	0.0530	6,308,129	0.0750	8,926,598
6.	5	Lower Quality	19,378,740	XXX	XXX	19,378,740	0.0432	837,162	0.1100	2,131,661	0.1700	3,294,386
7.	6	In or Near Default	2,929,393	XXX	XXX	2,929,393	0.0000	0	0.2000	585,879	0.2000	585,879
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Bonds (Sum of Lines 1 through 8)	3,385,054,618	XXX	XXX	3,385,054,618	XXX	6,800,223	XXX	21,283,390	XXX	30,270,556
PREFERRED STOCK												
10.	1	Highest Quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
11.	2	High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
12.	3	Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
13.	4	Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
14.	5	Lower Quality	112,018	XXX	XXX	112,018	0.0432	4,839	0.1100	12,322	0.1700	19,043
15.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	112,018	XXX	XXX	112,018	XXX	4,839	XXX	12,322	XXX	19,043
SHORT - TERM BONDS												
18.		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.	1	Highest Quality	143,141,335	XXX	XXX	143,141,335	0.0004	57,257	0.0023	329,225	0.0030	429,424
20.	2	High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
21.	3	Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22.	4	Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	143,141,335	XXX	XXX	143,141,335	XXX	57,257	XXX	329,225	XXX	429,424

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
27.	1	Highest Quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
28.	2	High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29.	3	Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30.	4	Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33.		Total Derivative Instruments	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34.		Total (Lines 9 + 17 + 25 + 33)	3,528,307,971	XXX	XXX	3,528,307,971	XXX	6,862,319	XXX	21,624,937	XXX	30,719,023
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages			XXX	0	0.0091 (a)	0	0.0168 (a)	0	0.0266 (a)	0
36.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
37.		Residential Mortgages - All Other			XXX	0	0.0013	0	0.0030	0	0.0040	0
38.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
39.		Commercial Mortgages - All Other	31,738,553		XXX	31,738,553	0.0091 (a)	288,821	0.0168 (a)	533,208	0.0266 (a)	844,246
40.		In Good Standing With Restructured Terms			XXX	0	0.0179 (b)	0	0.0397 (b)	0	0.0640 (b)	0
Overdue, Not in Process:												
41.		Farm Mortgages			XXX	0	0.0420	0	0.0760	0	0.1200	0
42.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
43.		Residential Mortgages - All Other			XXX	0	0.0025	0	0.0058	0	0.0090	0
44.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
45.		Commercial Mortgages - All Other			XXX	0	0.0420	0	0.0760	0	0.1200	0
In Process of Foreclosure:												
46.		Farm Mortgages			XXX	0	0.0000	0	0.1700	0	0.1700	0
47.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
48.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0130	0	0.0130	0
49.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
50.		Commercial Mortgages - All Other	54,411		XXX	54,411	0.0000	0	0.1700	9,250	0.1700	9,250
51.		Total Schedule B Mortgages (Sum of Lines 35 through 50)	31,792,964	0	XXX	31,792,964	XXX	288,821	XXX	542,458	XXX	853,495
52.		Schedule DA Mortgages			XXX	0	(c)	0	(c)	0	(c)	0
53.		Total Mortgage Loans on Real Estate (Lines 51 + 52)	31,792,964	0	XXX	31,792,964	XXX	288,821	XXX	542,458	XXX	853,495

(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 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	1,127,614,381	XXX	XXX	1,127,614,381	0.0000	0	0.1260 (d)	142,079,412	0.1260 (d)	142,079,412
2.		Unaffiliated - Private		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
3.		Federal Home Loan Bank		XXX	XXX	0	0.0000	0	0.0050	0	0.0080	0
4.		Affiliated - Life with AVR	1,840,188,716	XXX	XXX	1,840,188,716	0.0000	0	0.0000	0	0.0000	0
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations				0	XXX		XXX		XXX	
6.		Fixed Income - Highest Quality				0	XXX		XXX		XXX	
7.		Fixed Income - High Quality				0	XXX		XXX		XXX	
8.		Fixed Income - Medium Quality				0	XXX		XXX		XXX	
9.		Fixed Income - Low Quality				0	XXX		XXX		XXX	
10.		Fixed Income - Lower Quality				0	XXX		XXX		XXX	
11.		Fixed Income - In/Near Default				0	XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public				0	0.0000	0	0.1260 (d)	0	0.1260 (d)	0
13.		Unaffiliated Common Stock - Private				0	0.0000	0	0.1600	0	0.1600	0
14.		Mortgage Loans				0	(c)	0	(c)	0	(c)	0
15.		Real Estate				0	(e)	0	(e)	0	(e)	0
16.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
17.		Affiliated - All Other		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
18.		Total Common Stock (Sum of Lines 1 through 17)	2,967,803,097	0	0	2,967,803,097	XXX	0	XXX	142,079,412	XXX	142,079,412
REAL ESTATE												
19.		Home Office Property (General Account only)	27,809,868			27,809,868	0.0000	0	0.0750	2,085,740	0.0750	2,085,740
20.		Investment Properties	3,249,074			3,249,074	0.0000	0	0.0750	243,681	0.0750	243,681
21.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1100	0	0.1100	0
22.		Total Real Estate (Sum of Lines 19 through 21)	31,058,942	0	0	31,058,942	XXX	0	XXX	2,329,421	XXX	2,329,421
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
23.		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
24.	1	Highest Quality	230,605,064	XXX	XXX	230,605,064	0.0004	92,242	0.0023	530,392	0.0030	691,815
25.	2	High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
26.	3	Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
27.	4	Low Quality	3,825,709	XXX	XXX	3,825,709	0.0213	81,488	0.0530	202,763	0.0750	286,928
28.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
29.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
30.		Total with Bond Characteristics (Sum of Lines 23 through 29)	234,430,773	XXX	XXX	234,430,773	XXX	173,730	XXX	733,154	XXX	978,743

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
31.	1	Highest Quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
32.	2	High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
33.	3	Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
34.	4	Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
35.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
36.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
37.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
38.		Total with Preferred Stock Characteristics (Sum of Lines 31 through 37)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing:												
39.		Farm Mortgages			XXX	0	0.0091 (a)	0	0.0168 (a)	0	0.0266 (a)	0
40.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
41.		Residential Mortgages - All Other		XXX	XXX	0	0.0013	0	0.0030	0	0.0040	0
42.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
43.		Commercial Mortgages - All Other			XXX	0	0.0091 (a)	0	0.0168 (a)	0	0.0266 (a)	0
44.		In Good Standing With Restructured Terms			XXX	0	0.0179 (b)	0	0.0397 (b)	0	0.0640 (b)	0
Overdue, Not in Process:												
45.		Farm Mortgages			XXX	0	0.0420	0	0.0760	0	0.1200	0
46.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
47.		Residential Mortgages - All Other			XXX	0	0.0025	0	0.0058	0	0.0090	0
48.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
49.		Commercial Mortgages - All Other			XXX	0	0.0420	0	0.0760	0	0.1200	0
In Process of Foreclosure:												
50.		Farm Mortgages			XXX	0	0.0000	0	0.1700	0	0.1700	0
51.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
52.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0130	0	0.0130	0
53.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
54.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1700	0	0.1700	0
55.		Total with Mortgage Loan Characteristics (Sum of Lines 39 through 54)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
56.		Unaffiliated Public		XXX	XXX	0	0.0000	0	0.1260 (d)	0	0.1260 (d)	0
57.		Unaffiliated Private	141,789,125	XXX	XXX	141,789,125	0.0000	0	0.1600	22,686,260	0.1600	22,686,260
58.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
59.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
60.		Affiliated Other - All Other	205,473,303	XXX	XXX	205,473,303	0.0000	0	0.1600	32,875,728	0.1600	32,875,728
61.		Total with Common Stock Characteristics (Sum of Lines 56 through 60)	347,262,428	XXX	XXX	347,262,428	XXX	0	XXX	55,561,988	XXX	55,561,988
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
62.		Home Office Property (General Account only)				0	0.0000	0	0.0750	0	0.0750	0
63.		Investment Properties	210,957,680			210,957,680	0.0000	0	0.0750	15,821,826	0.0750	15,821,826
64.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1100	0	0.1100	0
65.		Total with Real Estate Characteristics (Lines 62 through 64)	210,957,680	0	0	210,957,680	XXX	0	XXX	15,821,826	XXX	15,821,826
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
66.		Guaranteed Federal Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010	0
67.		Non-guaranteed Federal Low Income Housing Tax Credit	801,586			801,586	0.0063	5,050	0.0120	9,619	0.0190	15,230
68.		State Low Income Housing Tax Credit	0			0	0.0273	0	0.0600	0	0.0975	0
69.		All Other Low Income Housing Tax Credit	0			0	0.0273	0	0.0600	0	0.0975	0
70.		Total LIHTC	801,586	0	0	801,586	XXX	5,050	XXX	9,619	XXX	15,230
ALL OTHER INVESTMENTS												
71.		Other Invested Assets - Schedule BA	14,569,099	XXX		14,569,099	0.0000	0	0.1300	1,893,983	0.1300	1,893,983
72.		Other Short-Term Invested Assets - Schedule DA		XXX		0	0.0000	0	0.1300	0	0.1300	0
73.		Total All Other (Sum of Lines 71 + 72)	14,569,099	XXX	0	14,569,099	XXX	0	XXX	1,893,983	XXX	1,893,983
74.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 30, 38, 55, 61, 65, 70 and 73)	808,021,566	0	0	808,021,566	XXX	178,780	XXX	74,020,571	XXX	74,271,771

(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 the same factors and breakdowns used for directly owned real estate.

ASSET VALUATION RESERVE (Continued)

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
NONE								
0599999 - Total								

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

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
45701233	7705858	CA	2012	2,500	192	0	No Contract
46430173	7657935	CA	2012	10,000	199	0	No Contract
80015084	7752851	CA	2012	10,000	166	0	No Contract
80398221	7694563	CA	2012	9,000	818	0	No Contract
80399318	7575216	CA	2012	4,490	750	0	No Contract
80404669	1119925	CA	2012	9,000	717	0	No Contract
80412510	7534452	CA	2012	25,000	189	0	No Contract
80482549	7681780	CA	2012	15,000	367	0	No Contract
80496771	1161444	CA	2012	20,000	274	0	No Contract
80504193	7708753	CA	2012	10,000	252	0	No Contract
48247593	7528118	FL	2012	7,000	530	0	No Contract
48371215	1130479	FL	2012	4,000	638	0	No Contract
48602406	7756736	FL	2012	5,000	411	0	No Contract
80456267	7738739	FL	2012	10,000	1,290	0	No Contract
80514237	1168027	FL	2012	10,000	193	0	No Contract
10584411	7598561	IL	2012	3,684	3,015	0	Misrepresentation
42426746	1097452	IL	2012	2,593	1,596	0	Misrepresentation
43088088	1097452	IL	2012	1,172	1,053	0	Misrepresentation
46768165	1172752	IL	2012	4,000	3,108	0	Misrepresentation
48397844	7676894	IL	2012	100,000	1,122	0	No Contract
48409150	7586292	IL	2012	45,000	1,784	0	No Contract
48715313	1110234	IL	2012	20,000	93	0	No Contract
80301907	7710440	IL	2012	5,000	50	0	No Contract
80340232	7624873	IL	2012	10,000	647	0	No Contract
80373216	1109547	IL	2012	9,945	9,082	0	Misrepresentation
80376398	7625393	IL	2012	9,400	1,429	0	No Contract
80406718	7662306	IL	2012	15,000	270	0	No Contract
80442159	7620747	IL	2012	2,500	267	0	No Contract
80452785	1008565	IL	2012	10,000	333	0	No Contract
80507066	1130601	IL	2012	5,000	144	0	No Contract
80507172	1107019	IL	2012	2,500	150	0	No Contract
48376953	7654309	IN	2012	25,000	984	0	No Contract
48401774	7665953	IN	2012	3,000	896	0	No Contract
48675079	1004588	IN	2012	45,000	230	0	No Contract
80413338	1072560	IN	2012	2,500	540	0	No Contract
80457516	7547939	IN	2012	20,000	741	0	No Contract
80525023	1121707	IN	2012	10,000	178	0	No Contract
80546761	1070034	IN	2012	9,000	123	0	No Contract
48402006	1080755	KY	2012	15,000	39	0	No Contract
80438514	1005319	KY	2012	2,500	413	0	No Contract
80447429	7595376	KY	2012	5,000	597	0	No Contract
48407811	7688589	LA	2012	15,000	511	0	No Contract
48408219	1161540	LA	2012	10,000	141	0	No Contract
48538108	1111680	LA	2012	10,000	706	0	No Contract
80400685	7641340	LA	2012	3,500	1,041	0	No Contract
80402248	1085318	LA	2012	25,000	713	0	No Contract
80449452	7588704	LA	2012	15,000	393	0	No Contract
80229542	1092817	MD	2012	5,044	3,279	0	Misrepresentation
80449642	1105255	MD	2012	5,000	697	0	No Contract
80455673	1099029	MD	2012	2,500	762	0	No Contract
80463747	1078166	MD	2012	10,000	864	0	No Contract
80517113	1086829	MD	2012	2,500	299	0	No Contract
48230720	7567459	MI	2012	2,500	834	0	No Contract
48393547	7598601	MI	2012	50,000	1,436	0	No Contract
48393659	1110233	MI	2012	7,000	736	0	No Contract
80407363	7633984	MO	2012	25,000	815	0	No Contract
80417404	7736832	MO	2012	5,000	631	0	No Contract
41630659	1037149	NC	2012	3,000	2,633	0	Misrepresentation
46848332	1061942	NC	2012	1,340	4,126	0	No Contract
48336249	1130456	NC	2012	2,500	668	0	No Contract
48593432	1103877	NC	2012	5,000	485	0	No Contract
80425720	1161431	NC	2012	12,500	706	0	No Contract
80428290	1009957	NC	2012	24,999	2,975	0	No Contract
80432329	7665239	NC	2012	10,000	674	0	No Contract
80477060	7600295	NC	2012	5,000	142	0	No Contract
80487760	7550942	NC	2012	4,500	237	0	No Contract
80496335	1054652	NC	2012	4,000	294	0	No Contract
80558490	1096590	NC	2012	8,000	177	0	No Contract
10487089	7679762	OH	2012	1,037	785	0	Misrepresentation
42489638	7679763	OH	2012	2,110	1,909	0	Misrepresentation
48312090	7685938	OH	2012	10,000	1,039	0	No Contract
48375626	1082414	OH	2012	10,000	437	0	No Contract
48501236	1054660	OH	2012	10,000	383	0	No Contract
48619826	7740936	OH	2012	5,000	334	0	No Contract
80329641	7562725	OH	2012	10,000	8,053	0	Misrepresentation
80366826	7690139	OH	2012	10,000	789	0	No Contract
80393722	7677510	OH	2012	10,000	792	0	No Contract
80395963	7737523	OH	2012	2,500	1,052	0	No Contract
80417850	7640126	OH	2012	5,000	522	0	No Contract
80441106	1010658	OH	2012	5,000	451	0	No Contract
80442351	7606673	OH	2012	10,000	721	0	No Contract
80448448	1091526	OH	2012	2,500	926	0	No Contract
80453736	7598599	OH	2012	2,500	636	0	No Contract
80454932	1114915	OH	2012	2,500	407	0	No Contract
80468887	7746529	OH	2012	5,000	811	0	No Contract
80474153	1131872	OH	2012	5,000	576	0	No Contract
80484650	7592773	OH	2012	2,500	754	0	No Contract
80509938	7634762	OH	2012	10,000	101	0	No Contract
80536272	1167343	OH	2012	15,000	109	0	No Contract

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

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
80545540	1009312	OH	2012	2,500	23	0	No Contract
80311432	7641494	PA	2012	10,000	53	0	No Contract
80363324	7664285	PA	2012	2,500	596	0	No Contract
80437026	7741900	PA	2012	10,000	524	0	No Contract
80499700	7630097	PA	2012	5,000	163	0	No Contract
80500821	1105256	PA	2012	2,500	410	0	No Contract
80517899	1086730	PA	2012	8,000	495	0	No Contract
80535700	7665955	PA	2012	5,000	46	0	No Contract
80536940	1013202	PA	2012	50,000	489	0	No Contract
48551508	7601839	SC	2012	7,500	181	0	No Contract
80553300	1085303	TN	2012	7,000	104	0	No Contract
80473652	1141011	TX	2012	10,000	20	0	No Contract
80463485	1168034	VA	2012	20,000	792	0	No Contract
80215157	1065071	WV	2012	5,000	3,821	0	Misrepresentation
0199999. Death Claims - Ordinary				1,088,313	92,149	0	XXX
0599999. Death Claims - Disposed Of				1,088,313	92,149	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of							XXX
47326674	1073413	CA	2012	0	488	0	Unsound Health and Misrepresentation
80433538	7643104	IL	2012	0	3,362	0	Unsound Health and Misrepresentation
80480613	1040471	IL	2012	0	413	0	Unsound Health and Misrepresentation
43846507	7579945	IN	2012	0	292	0	Unsound Health and Misrepresentation
80213305	1116875	MO	2012	0	180	0	Unsound Health and Misrepresentation
43066906	7572027	NC	2011	0	860	0	Unsound Health and Misrepresentation
80388922	7660261	NC	2011	0	1,009	0	Unsound Health and Misrepresentation
80388924	7660262	NC	2011	0	1,009	0	Unsound Health and Misrepresentation
44297302	1111190	OH	2012	0	89	0	Unsound Health and Misrepresentation
80275253	7579770	OH	2012	0	201	0	Unsound Health and Misrepresentation
45509953	7598724	TX	2011	0	166	0	Unsound Health and Misrepresentation
1199999. Disability Benefits Claims - Ordinary				0	8,069	0	XXX
1599999. Disability Benefits Claims - Disposed Of				0	8,069	0	XXX
2099999. Matured Endowments Claims - Disposed Of							XXX
2599999. Annuities with Life Contingency Claims - Disposed Of							XXX
2699999. Claims Disposed of During Current Year				1,088,313	100,218	0	XXX
3199999. Death Claims - Resisted							XXX
3699999. Additional Accidental Death Benefits Claims - Resisted							XXX
4199999. Disability Benefits Claims - Resisted							XXX
4699999. Matured Endowments Claims - Resisted							XXX
5199999. Annuities with Life Contingencies Claims - Resisted							XXX
5299999. Claims Resisted During Current Year							XXX
5399999 - Totals				1,088,313	100,218	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	26,272,760	XXX		XXX		XXX		XXX		XXX	26,272,760	XXX		XXX		XXX		XXX
2. Premiums earned	26,272,760	XXX		XXX		XXX		XXX		XXX	26,272,760	XXX		XXX		XXX		XXX
3. Incurred claims	16,638,480	63.3	0	0.0	0	0.0	0	0.0	(8,000)	0.0	16,638,445	63.3	4,766	0.0	3,846	0.0	(577)	0.0
4. Cost containment expenses	668,665	2.5		0.0		0.0		0.0		0.0	668,665	2.5		0.0		0.0		0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	17,307,145	65.9	0	0.0	0	0.0	0	0.0	(8,000)	0.0	17,307,110	65.9	4,766	0.0	3,846	0.0	(577)	0.0
6. Increase in contract reserves	3,506,745	13.3	0	0.0	0	0.0	0	0.0	0	0.0	3,510,225	13.4	0	0.0	(257)	0.0	(3,223)	0.0
7. Commissions (a)	2,597,965	9.9		0.0		0.0		0.0		0.0	2,597,965	9.9		0.0		0.0		0.0
8. Other general insurance expenses	14,160,657	53.9		0.0		0.0		0.0		0.0	14,160,657	53.9		0.0		0.0		0.0
9. Taxes, licenses and fees	1,541,909	5.9		0.0		0.0		0.0		0.0	1,541,909	5.9		0.0		0.0		0.0
10. Total other expenses incurred	18,300,531	69.7	0	0.0	0	0.0	0	0.0	0	0.0	18,300,531	69.7	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	(12,841,661)	(48.9)	0	0.0	0	0.0	0	0.0	8,000	0.0	(12,845,106)	(48.9)	(4,766)	0.0	(3,589)	0.0	3,800	0.0
13. Dividends or refunds	0	0.0		0.0		0.0		0.0		0.0	0	0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds	(12,841,661)	(48.9)	0	0.0	0	0.0	0	0.0	8,000	0.0	(12,845,106)	(48.9)	(4,766)	0.0	(3,589)	0.0	3,800	0.0
DETAILS OF WRITE-INS																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	2,237,708					2,237,605		18	85
2. Advance premiums	85,062					85,005		26	31
3. Reserve for rate credits	0								
4. Total premium reserves, current year	2,322,770	0	0	0	0	2,322,610	0	44	116
5. Total premium reserves, prior year	2,468,028	0	0	0	0	2,467,676	0	42	310
6. Increase in total premium reserves	(145,258)	0	0	0	0	(145,066)	0	2	(194)
B. Contract Reserves:									
1. Additional reserves (a)	185,856,684					185,851,600		817	4,267
2. Reserve for future contingent benefits	0								
3. Total contract reserves, current year	185,856,684	0	0	0	0	185,851,600	0	817	4,267
4. Total contract reserves, prior year	182,349,939	0	0	0	0	182,341,375	0	1,074	7,490
5. Increase in contract reserves	3,506,745	0	0	0	0	3,510,225	0	(257)	(3,223)
C. Claim Reserves and Liabilities:									
1. Total current year	33,143,384	0	0	0	0	33,142,992	63	329	0
2. Total prior year	37,482,188	0	0	0	8,000	37,473,528	0	83	577
3. Increase	(4,338,804)	0	0	0	(8,000)	(4,330,536)	63	246	(577)

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	9,559,569					9,551,266	4,703	3,600	
1.2 On claims incurred during current year	11,417,715					11,417,715			
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	28,271,554					28,271,554			
2.2 On claims incurred during current year	4,871,830					4,871,438	63	329	
3. Test:									
3.1 Lines 1.1 and 2.1	37,831,123	0	0	0	0	37,822,820	4,703	3,600	0
3.2 Claim reserves and liabilities, December 31, prior year	37,482,188	0	0	0	8,000	37,473,528	0	83	577
3.3 Line 3.1 minus Line 3.2	348,935	0	0	0	(8,000)	349,292	4,703	3,517	(577)

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	0								
2. Premiums earned	0								
3. Incurred claims	0								
4. Commissions	0	0	0						
B. Reinsurance Ceded:									
1. Premiums written	4,586,066					4,586,066			
2. Premiums earned	4,586,066					4,586,066			
3. Incurred claims	1,563,540					1,563,540			
4. Commissions	272,143	0	0			272,143			

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims			22,722,383	22,722,383
2. Beginning Claim Reserves and Liabilities	0	0	36,559,213	36,559,213
3. Ending Claim Reserves and Liabilities			36,522,401	36,522,401
4. Claims Paid	0	0	22,759,195	22,759,195
B. Assumed Reinsurance:				
5. Incurred Claims.....				0
6. Beginning Claim Reserves and Liabilities	0	0	0	0
7. Ending Claim Reserves and Liabilities				0
8. Claims Paid	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred Claims.....			1,563,540	1,563,540
10. Beginning Claim Reserves and Liabilities	0	0	3,714,169	3,714,169
11. Ending Claim Reserves and Liabilities			3,550,207	3,550,207
12. Claims Paid	0	0	1,727,502	1,727,502
D. Net:				
13. Incurred Claims.....	0	0	16,638,480	16,638,480
14. Beginning Claim Reserves and Liabilities	0	0	37,365,407	37,365,407
15. Ending Claim Reserves and Liabilities	0	0	32,972,194	32,972,194
16. Claims Paid	0	0	21,031,693	21,031,693
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses			17,307,145	17,307,145
18. Beginning Reserves and Liabilities	0	0	37,365,407	37,365,407
19. Ending Reserves and Liabilities			32,972,194	32,972,194
20. Paid Claims and Cost Containment Expenses	0	0	21,700,358	21,700,358

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
65242	35-0457540	01/01/2006	LAFAYETTE LIFE INS CO	OH	YRT/I	183,902,961	1,297,284	1,433,953			
74780	86-0214103	12/31/2002	INTEGRITY LIFE INS CO	OH	MCO/I	176,973,360		4,523,409	12,893,431	847,238,861	
0199999. General Account - U.S. Affiliates						360,876,321	1,297,284	5,957,362	12,893,431	847,238,861	0
0399999. Total General Account - Affiliates						360,876,321	1,297,284	5,957,362	12,893,431	847,238,861	0
93572	43-1235868	12/31/1997	RGA REINS CO	MO	CO/I	94,069,201	12,377,390		888,353		
0499999. General Account - U.S. Non-Affiliates						94,069,201	12,377,390	0	888,353	0	0
0699999. Total General Account - Non-Affiliates						94,069,201	12,377,390	0	888,353	0	0
0799999. Total General Account						454,945,522	13,674,674	5,957,362	13,781,784	847,238,861	0
1099999. Total Separate Accounts - Affiliates						0	0	0	0	0	0
1399999. Total Separate Accounts - Non-Affiliates						0	0	0	0	0	0
1499999. Total Separate Accounts						0	0	0	0	0	0
1599999. Total U.S. (Sum of 0199999, 0499999, 0899999 and 1199999)						454,945,522	13,674,674	5,957,362	13,781,784	847,238,861	0
1699999. Total Non-U.S. (Sum of 0299999, 0599999, 0999999 and 1299999)						0	0	0	0	0	0
1799999 - Totals						454,945,522	13,674,674	5,957,362	13,781,784	847,238,861	0

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Premiums	8 Unearned Premiums	9 Reserve Liability Other Than for Unearned Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
NONE											
0999999 - Totals											

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses 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 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - Affiliates					0	0
80659	38-0397420	08/01/2008	US BUSINESS OF CANADA LIFE ASSUR CO	MI		123
86258	13-2572994	08/01/1977	GENERAL RE LIFE CORP	CT	3,438	15,398
62308	06-0303370	07/01/1981	CONNECTICUT GEN LIFE INS CO	CT		9,921
66346	58-0828824	01/01/1986	MUNICH AMER REASSUR CO	GA		104
93572	43-1235868	06/01/1992	FGA REINS CO	MO	120,406	21,277
88340	59-2859797	12/01/1999	HANNOVER LIFE REASSUR CO OF AMER	FL		776
82627	06-0839705	08/01/2003	SWISS RE LIFE & HLTH AMER INC	CT	21,162	131,988
0499999. Life and Annuity - U.S. Non-Affiliates					145,006	179,587
00000	AA-1580095	08/01/2008	THE TOA REINS CO LTD	JPN		49
0599999. Life and Annuity - Non-U.S. Non-Affiliates					0	49
0699999. Total Life and Annuity - Non-Affiliates					145,006	179,636
0799999. Total Life and Annuity					145,006	179,636
1099999. Total Accident and Health - Affiliates					0	0
86258	13-2572994	10/01/2009	GENERAL RE LIFE CORP	CT		660,315
71412	47-0246511	07/01/2001	MUTUAL OF OMAHA INS CO	NE	171,190	745,907
1199999. Accident and Health - U.S. Non-Affiliates					171,190	1,406,222
1399999. Total Accident and Health - Non-Affiliates					171,190	1,406,222
1499999. Total Accident and Health					171,190	1,406,222
1599999. Total U.S. (Sum of 0199999, 0499999, 0899999 and 1199999)					316,196	1,585,809
1699999. Total Non-U.S. (Sum of 0299999, 0599999, 0999999 and 1299999)					0	49
1799999 Totals - Life, Annuity and Accident and Health					316,196	1,585,858

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance 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 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
99937	31-1191427	07/01/1986	COLUMBUS LIFE INS CO	OH	OTH/I	1,866,425,035	620,772,720	636,160,772	0	0	0	0	0
0199999. General Account - Authorized U.S. Affiliates						1,866,425,035	620,772,720	636,160,772	0	0	0	0	0
0399999. Total General Account - Authorized Affiliates						1,866,425,035	620,772,720	636,160,772	0	0	0	0	0
80659	38-0397420	08/01/2008	US BUSINESS OF CANADA LIFE ASSUR CO	MI	YRT/I	14,835,677	9,125	4,645	6,839				
62308	06-0303370	01/01/1976	CONNECTICUT GEN LIFE INS CO	CT	YRT/I	1,394,103	12,842	15,937	11,150				
86258	13-2572994	08/01/1997	GENERAL RE LIFE CORP	CT	YRT/I	1,641,641	29,672	30,413	14,840				
88340	59-2859797	12/01/1999	HANNOVER LIFE REASSUR CO OF AMER	FL	YRT/I	13,931,344	57,828	62,828	38,045				
66346	58-0828824	01/01/1986	MUNICH AMER REASSUR CO	GA	YRT/I	1,721,695	7,765	10,067	7,325				
93572	43-1235868	01/01/1982	RGA REINS CO	MO	YRT/I	145,385,028	674,890	634,580	788,271				
82627	06-0839705	08/01/2003	SWISS RE LIFE & HLTH AMER INC	NY	YRT/I	88,085,120	351,814	358,994	259,897				
65676	35-0472300	01/01/1960	LINCOLN NATL LIFE INS CO	IN	CO/I	1,897,545	1,549,153	1,611,918					
62308	06-0303370	01/01/1960	CONNECTICUT GEN LIFE INS CO	CT	CO/I	870,644	726,573	857,322					
60895	35-0145825	01/01/0119	AMERICAN UNITED LIFE INS CO	IN	YRT/I	75,000							
0499999. General Account - Authorized U.S. Non-Affiliates						269,837,797	3,419,662	3,586,704	1,126,367	0	0	0	0
0699999. Total General Account - Authorized Non-Affiliates						269,837,797	3,419,662	3,586,704	1,126,367	0	0	0	0
0799999. Total General Account Authorized						2,136,262,832	624,192,382	639,747,476	1,126,367	0	0	0	0
1099999. Total General Account - Unauthorized Affiliates						0	0	0	0	0	0	0	0
00000	AA-1580095	08/01/2008	THE TOA REINS CO LTD	Japan	YRT/I	6,271,369	3,672	1,926	2,505				
1199999. General Account - Unauthorized U.S. Non-Affiliates						6,271,369	3,672	1,926	2,505	0	0	0	0
1399999. Total General Account - Unauthorized Non-Affiliates						6,271,369	3,672	1,926	2,505	0	0	0	0
1499999. Total General Account Unauthorized						6,271,369	3,672	1,926	2,505	0	0	0	0
1799999. Total General Account - Certified Affiliates						0	0	0	0	0	0	0	0
2099999. Total General Account - Certified Non-Affiliates						0	0	0	0	0	0	0	0
2199999. Total General Account Certified						0	0	0	0	0	0	0	0
2299999. Total General Account Authorized, Unauthorized and Certified						2,142,534,201	624,196,054	639,749,402	1,128,872	0	0	0	0
2599999. Total Separate Accounts - Authorized Affiliates						0	0	0	0	0	0	0	0
2899999. Total Separate Accounts - Authorized Non-Affiliates						0	0	0	0	0	0	0	0
2999999. Total Separate Accounts Authorized						0	0	0	0	0	0	0	0
3299999. Total Separate Accounts - Unauthorized Affiliates						0	0	0	0	0	0	0	0
3599999. Total Separate Accounts - Unauthorized Non-Affiliates						0	0	0	0	0	0	0	0
3699999. Total Separate Accounts Unauthorized						0	0	0	0	0	0	0	0
3999999. Total Separate Accounts - Certified Affiliates						0	0	0	0	0	0	0	0
4299999. Total Separate Accounts - Certified Non-Affiliates						0	0	0	0	0	0	0	0
4399999. Total Separate Accounts Certified						0	0	0	0	0	0	0	0
4499999. Total Separate Accounts Authorized, Unauthorized and Certified						0	0	0	0	0	0	0	0
4599999. Total U.S. (Sum of 0199999, 0499999, 0899999, 1199999, 1599999, 1899999, 2399999, 2699999, 3099999, 3399999, 3799999 and 4099999)						2,142,534,201	624,196,054	639,749,402	1,128,872	0	0	0	0
4699999. Total Non-U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1699999, 1999999, 2499999, 2799999, 3199999, 3499999, 3899999 and 4199999)						0	0	0	0	0	0	0	0
4799999 - Totals						2,142,534,201	624,196,054	639,749,402	1,128,872	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

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	10 Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		
99937	31-1191427	01/01/1986	COLUMBUS LIFE INS CO	OH	OTH/I		21,674	2,518,275				
0199999. General Account - Authorized U.S. Affiliates						0	21,674	2,518,275	0	0	0	0
0399999. Total General Account - Authorized Affiliates						0	21,674	2,518,275	0	0	0	0
71412	47-0246511	07/01/2001	MUTUAL OF OMAHA INS CO	NE	CO/I	3,069,014		17,310,951				
65676	35-0472300	11/01/2001	LINCOLN NATL LIFE INS CO	IN	CO/I	3,520		1,721				
86258	13-2572994	10/01/2009	GENERAL RE LIFE CORP	CT	CO/I	1,108,817		243,962				
0499999. General Account - Authorized U.S. Non-Affiliates						4,181,351	0	17,556,634	0	0	0	0
0699999. Total General Account - Authorized Non-Affiliates						4,181,351	0	17,556,634	0	0	0	0
0799999. Total General Account Authorized						4,181,351	21,674	20,074,909	0	0	0	0
1099999. Total General Account - Unauthorized Affiliates						0	0	0	0	0	0	0
1399999. Total General Account - Unauthorized Non-Affiliates						0	0	0	0	0	0	0
1499999. Total General Account Unauthorized						0	0	0	0	0	0	0
1799999. Total General Account - Certified Affiliates						0	0	0	0	0	0	0
2099999. Total General Account - Certified Non-Affiliates						0	0	0	0	0	0	0
2199999. Total General Account Certified						0	0	0	0	0	0	0
2299999. Total General Account Authorized, Unauthorized and Certified						4,181,351	21,674	20,074,909	0	0	0	0
2599999. Total Separate Accounts - Authorized Affiliates						0	0	0	0	0	0	0
2899999. Total Separate Accounts - Authorized Non-Affiliates						0	0	0	0	0	0	0
2999999. Total Separate Accounts Authorized						0	0	0	0	0	0	0
3299999. Total Separate Accounts - Unauthorized Affiliates						0	0	0	0	0	0	0
3599999. Total Separate Accounts - Unauthorized Non-Affiliates						0	0	0	0	0	0	0
3699999. Total Separate Accounts Unauthorized						0	0	0	0	0	0	0
3999999. Total Separate Accounts - Certified Affiliates						0	0	0	0	0	0	0
4299999. Total Separate Accounts - Certified Non-Affiliates						0	0	0	0	0	0	0
4399999. Total Separate Accounts Certified						0	0	0	0	0	0	0
4499999. Total Separate Accounts Authorized, Unauthorized and Certified						0	0	0	0	0	0	0
4599999. Total U.S. (Sum of 0199999, 0499999, 0899999, 1199999, 1599999, 1899999, 2399999, 2699999, 3099999, 3399999, 3799999 and 4099999)						4,181,351	21,674	20,074,909	0	0	0	0
4699999. Total Non-U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1699999, 1999999, 2499999, 2799999, 3199999, 3499999, 3899999 and 4199999)						0	0	0	0	0	0	0
4799999 - Totals						4,181,351	21,674	20,074,909	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Letter of Credit Issuing or Confirming Bank (a)			13 Trust Agreements	14 Funds Deposited by and Withheld from Reinsurers	15 Other	16 Miscellaneous Balances (Credit)	17 Sum of Cols. 9+13+14+15 +16 but not in Excess of Col. 8
									10 American Bankers Association (ABA) Routing Number	11 Letter of Credit Code	12 Bank Name					
0399999			Total General Account - Life and Annuity Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
00000	AA-1580095	08/01/2008	THE TOA REINS CO LTD	3,672	670		4,342	5,000	122004162	1	The Bank of Tokyo-Mitsubishi UFJ					4,342
0599999			General Account - Life and Annuity Non-U.S. Non-Affiliates	3,672	670	0	4,342	5,000	XXX	XXX	XXX	0	0	0	0	4,342
0699999			Total General Account - Life and Annuity Non-Affiliates	3,672	670	0	4,342	5,000	XXX	XXX	XXX	0	0	0	0	4,342
0799999			Total General Account Life and Annuity	3,672	670	0	4,342	5,000	XXX	XXX	XXX	0	0	0	0	4,342
1099999			Total General Account - Accident and Health Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
1399999			Total General Account - Accident and Health Non-Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
1499999			Total General Account Accident and Health	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
1599999			Total General Account	3,672	670	0	4,342	5,000	XXX	XXX	XXX	0	0	0	0	4,342
1899999			Total Separate Accounts - Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
2199999			Total Separate Accounts - Non-Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
2299999			Total Separate Accounts	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
2399999			Total U.S. (Sum of 0199999, 0499999, 0899999, 1199999, 1699999 and 1999999)	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
2499999			Total Non-U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1799999 and 2099999)	3,672	670	0	4,342	5,000	XXX	XXX	XXX	0	0	0	0	4,342
2599999			Total	3,672	670	0	4,342	5,000	XXX	XXX	XXX	0	0	0	0	4,342

(a)

Code	American Bankers Association (ABA) Routing Number	Bank Name

Schedule S - Part 5

N O N E

Schedule S - Part 5 - Bank Footnote

N O N E

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 6

Five Year Exhibit of Reinsurance Ceded Business
(000 OMITTED)

	1 2012	2 2011	3 2010	4 2009	5 2008
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	5,310	5,648	5,884	5,981	9,613
2. Commissions and reinsurance expense allowances	272	298	332	392	1,098
3. Contract claims	3,691	2,910	2,991	2,682	5,739
4. Surrender benefits and withdrawals for life contracts		0	0	0	0
5. Dividends to policyholders		0	0	0	0
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	(13,671)	(13,952)	(30,405)	(31,123)	(28,843)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	433	431	541	467	504
9. Aggregate reserves for life and accident and health contracts	644,293	657,964	658,914	683,508	714,631
10. Liability for deposit-type contracts	30,277	31,670	32,004	32,687	33,256
11. Contract claims unpaid	1,586	1,611	1,585	1,397	1,603
12. Amounts recoverable on reinsurance	316	150	320	584	472
13. Experience rating refunds due or unpaid		0	0	0	0
14. Policyholders' dividends (not included in Line 10)		0	0	0	0
15. Commissions and reinsurance expense allowances due		0	0	0	0
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers		XXX	XXX	XXX	XXX
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	5	5	1	0	0
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust		XXX	XXX	XXX	XXX
23. Funds deposited by and withheld from (F)		XXX	XXX	XXX	XXX
24. Letters of credit (L)		XXX	XXX	XXX	XXX
25. Trust agreements (T)		XXX	XXX	XXX	XXX
26. Other (O)		XXX	XXX	XXX	XXX

SCHEDULE S - PART 7

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, Col. 3)			
1. Cash and invested assets (Line 12)	7,542,379,472		7,542,379,472
2. Reinsurance (Line 16)	21,333,147	(21,333,147)	0
3. Premiums and considerations (Line 15)	53,799,692	432,647	54,232,339
4. Net credit for ceded reinsurance	XXX	636,502,440	636,502,440
5. All other admitted assets (balance)	189,662,321		189,662,321
6. Total assets excluding Separate Accounts (Line 26)	7,807,174,632	615,601,940	8,422,776,572
7. Separate Account assets (Line 27)	805,136,841		805,136,841
8. Total assets (Line 28)	8,612,311,473	615,601,940	9,227,913,413
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	2,858,479,489	614,016,082	3,472,495,571
10. Liability for deposit-type contracts (Line 3)	254,300,193		254,300,193
11. Claim reserves (Line 4)	64,241,827	1,585,858	65,827,685
12. Policyholder dividends/reserves (Lines 5 through 7)	41,007,517		41,007,517
13. Premium & annuity considerations received in advance (Line 8)	4,778,280		4,778,280
14. Other contract liabilities (Line 9)	49,876,404		49,876,404
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0		0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0		0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)	0		0
19. All other liabilities (balance)	805,954,113		805,954,113
20. Total liabilities excluding Separate Accounts (Line 26)	4,078,637,823	615,601,940	4,694,239,763
21. Separate Account liabilities (Line 27)	805,136,841		805,136,841
22. Total liabilities (Line 28)	4,883,774,664	615,601,940	5,499,376,604
23. Capital & surplus (Line 38)	3,728,536,809	XXX	3,728,536,809
24. Total liabilities, capital & surplus (Line 39)	8,612,311,473	615,601,940	9,227,913,413
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	614,016,082		
26. Claim reserves	1,585,858		
27. Policyholder dividends/reserves	0		
28. Premium & annuity considerations received in advance	0		
29. Liability for deposit-type contracts	0		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	21,333,147		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	636,935,087		
34. Premiums and considerations	432,647		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	0		
37. Reinsurance with Certified Reinsurers	0		
38. Funds held under reinsurance treaties with Certified Reinsurers	0		
39. Other ceded reinsurance payables/offsets	0		
40. Total ceded reinsurance payable/offsets	432,647		
41. Total net credit for ceded reinsurance	636,502,440		

**SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

		Direct Business Only					6 Totals
		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.							
1. Alabama	AL	236,833	.0			.0	236,833
2. Alaska	AK	89,064	.0			.0	89,064
3. Arizona	AZ	1,245,435	.0			.0	1,245,435
4. Arkansas	AR	156,105	.0			.0	156,105
5. California	CA	10,242,995	.0			.0	10,242,995
6. Colorado	CO	204,610	.0			.0	204,610
7. Connecticut	CT	51,383	.0			.0	51,383
8. Delaware	DE	47,395	.0			.0	47,395
9. District of Columbia	DC	252,960	.0			.0	252,960
10. Florida	FL	9,345,511	7,100			.0	9,352,611
11. Georgia	GA	1,360,107	.0			.0	1,360,107
12. Hawaii	HI	34,019	.0			.0	34,019
13. Idaho	ID	18,493	.0			.0	18,493
14. Illinois	IL	21,597,991	3,200	263		.0	21,601,454
15. Indiana	IN	16,501,504	.0	1,482		.0	16,502,986
16. Iowa	IA	257,298	.0			.0	257,298
17. Kansas	KS	899,784	.0			.0	899,784
18. Kentucky	KY	6,233,738	2,337	724		.0	6,236,799
19. Louisiana	LA	7,269,553	.0	823		.0	7,270,376
20. Maine	ME	8,132	.0			.0	8,132
21. Maryland	MD	2,585,699	.0			.0	2,585,699
22. Massachusetts	MA	59,029	.0			.0	59,029
23. Michigan	MI	7,618,007	29,072			.0	7,647,079
24. Minnesota	MN	1,336,976	.0			.0	1,336,976
25. Mississippi	MS	169,178	.0			.0	169,178
26. Missouri	MO	5,359,528	240			.0	5,359,768
27. Montana	MT	16,246	.0			.0	16,246
28. Nebraska	NE	27,847	.0			.0	27,847
29. Nevada	NV	191,452	.0			.0	191,452
30. New Hampshire	NH	13,339	.0			.0	13,339
31. New Jersey	NJ	131,569	.0			.0	131,569
32. New Mexico	NM	45,359	.0			.0	45,359
33. New York	NY	164,073	.0			.0	164,073
34. North Carolina	NC	18,797,466	5,000			.0	18,802,466
35. North Dakota	ND	6,033	.0			.0	6,033
36. Ohio	OH	55,930,912	21,550			.0	55,952,462
37. Oklahoma	OK	168,738	.0			.0	168,738
38. Oregon	OR	83,027	.0			.0	83,027
39. Pennsylvania	PA	11,295,911	2,250			.0	11,298,161
40. Rhode Island	RI	10,215	.0			.0	10,215
41. South Carolina	SC	1,391,518	250			.0	1,391,768
42. South Dakota	SD	14,785	.0			.0	14,785
43. Tennessee	TN	1,826,335	.0			.0	1,826,335
44. Texas	TX	6,096,936	1,200			.0	6,098,136
45. Utah	UT	39,150	.0			.0	39,150
46. Vermont	VT	3,672	.0			.0	3,672
47. Virginia	VA	722,320	.0			.0	722,320
48. Washington	WA	159,331	.0			.0	159,331
49. West Virginia	WV	4,960,975	.0			.0	4,960,975
50. Wisconsin	WI	1,956,389	.0			.0	1,956,389
51. Wyoming	WY	15,340	.0			.0	15,340
52. American Samoa	AS	0	.0			.0	0
53. Guam	GU	476	.0			.0	476
54. Puerto Rico	PR	17,595	.0			.0	17,595
55. U.S. Virgin Islands	VI	1,382	.0			.0	1,382
56. Northern Mariana Islands	MP	0	.0			.0	0
57. Canada	CAN	332	.0			.0	332
58. Aggregate Other Alien	OT	145,543	.0			.0	145,543
59. Total		197,415,593	72,199	3,292	0	0	197,491,084

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
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)	*
.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	UDP	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		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	DS	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	DS	The Western and Southern Life Ins Co	Ownership	78.200	WS Mutual Holding Co	
							Decheng Capital China Life Sciences Fund I							
.0836	Western-Southern Group	.00000	98-1027109					.OH	DS	The Western and Southern Life Ins Co	Ownership	15.020	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1727947				Fort Washington PE Invest III LP	.OH	DS	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	DS	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	DS	Fort Washington PE Invest VI LP	Management	2.620	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1788429				Tri-State Growth Captial Fund LP	.OH	DS	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	DS	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	DS	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	DS	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	DS	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	DS	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	DS	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	DS	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	DS	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	DS	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	DS	Fort Washington PE Invest VII LP	Management	1.830	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-0360272				WSL Partners LP	.OH	DS	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	DS	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	DS	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	DS	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	DS	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	DS	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	DS	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	DS	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-1515960				WSA Commons LLC	.GA	DS	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	DS	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	DS	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	DS	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	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	36-4107014				Vinings Trace	.OH	DS	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	DS	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	33-1058916				WSALD NPH LLC	.PA	DS	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	DS	WSALD NPH LLC	Ownership	37.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-2820067				WS CEH LLC	.OH	DS	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	DS	WS CEH LLC	Ownership	37.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1303229				WS Country Place GP LLC	.GA	DS	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	DS	W&S Real Estate Holdings LLC	Ownership	74.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-8819502				Carmel Holdings, LLC	.IN	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-5862349				Carmel Hotel LLC	.IN	DS	Carmel Holdings, LLC	Ownership	36.260	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-2681473				Day Hill Road Land LLC	.CT	DS	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	DS	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-1944856				Shelbourne Holdings, LLC	.KY	DS	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	DS	Shelbourne Holdings, LLC	Ownership	52.920	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-3167828				Prairie Lakes Holdings, LLC	.IN	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
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)	*
0836	Western-Southern Group	00000	26-3108420				Hearthview Praire Lake Apts LLC	IN	DS	Prairie Lakes Holdings, LLC	Ownership	62.720	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3526448				Ridgegate Holdings, LLC	CO	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	80-0246040				Ridgegate Commonwealth Apts LLC	CO	DS	Ridgegate Holdings, LLC	Ownership	52.920	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3526711				YT Crossing Holdings, LLC	TX	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3525111				GS Yorktown Apt LP	TX	DS	YT Crossing Holdings, LLC	Ownership	57.820	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-2348581				Summerbrooke Holdings LLC	TX	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-1553878				Galveston Summerbrooke Apts LLC	TX	DS	Summerbrooke Holdings LLC	Ownership	52.920	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-1594103				506 Phelps Hldings, LLC	OH	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-2914674				NP Cranberry Hotel Holdings, LLC	PA	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-2524597				Cranberry NP Hotel Company LLC	PA	DS	NP Cranberry Hotel Holdings, LLC	Ownership	72.520	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-3507078				Galleria Investor Holdings, LLC	TX	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-3457194				GS Multifamily Galleria LLC	TX	DS	Galleria Investor Holdings, LLC	Ownership	57.820	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-4354663				Siena Investor Holding, LLC	TX	DS	W&S Real Estate Holdings LLC	Ownership	69.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5350091				Flat Apts. Investor Holdings, LLC	IN	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5458332				BY Apartment Investor Holding, LLC	MD	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5439036				Miler Creek Investor Holdings, LLC	TN	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	35-2431972				Canal Senate Apartments LLC	IN	DS	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5458388				2758 South Main SPE, LLC	NC	DS	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5439068				Belle Housing Investor Holdings, Inc.	NC	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1553387				Overland Apartments Investor Holdings, LLC	KS	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1705445				LaFrontera Holdings, LLC	TX	DS	W&S Real Estate Holdings LLC	Ownership	74.250	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843577				WSLR Holdings LLC	OH	DS	The Western and Southern Life Ins Co	Ownership	24.490	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843635				WSLR Cinti LLC	OH	DS	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843645				WSLR Columbus LLC	OH	DS	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843748				WSLR Birmingham	AL	DS	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843962				WSLR Skypport LLC	KY	DS	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843653				WSLR Dallas LLC	TX	DS	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843814				WSLR Union LLC	OH	DS	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843767				WSLR Hartford LLC	CT	DS	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-2330466				Leroy Glen Investment LLC	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-4291356				Sundance Lafrontera Holdings LLC	TX	DS	The Western and Southern Life Ins Co	Ownership	72.520	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1317879				Wright Exec Hotel LTD Partners	OH	DS	The Western and Southern Life Ins Co	Ownership	60.490	WS Mutual Holding Co	
0836	Western-Southern Group	00000	34-1826874				IR Mall Associates LTD	FL	DS	The Western and Southern Life Ins Co	Ownership	49.500	WS Mutual Holding Co	
0836	Western-Southern Group	00000	75-2808126				Centreport Partners LP	TX	DS	The Western and Southern Life Ins Co	Ownership	25.250	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-4322006				PCE LP	GA	DS	The Western and Southern Life Ins Co	Ownership	41.900	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-4266774				Randolph Tower Affordable Inv Fund LLC	IL	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	06-1804434				WS Operating Holdings, LLC	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1779165				Eagle Realty Group, LLC	OH	DS	W&S Operating Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1301863				Fort Washington Investment Advisors	OH	DS	W&S Operating Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	43-2081325				Insurance Profitment Solutions, LLC	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1338187				OTR Housing Associates LP	OH	DS	The Western and Southern Life Ins Co	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1335827				OTR Transitional Housing LP	OH	DS	The Western and Southern Life Ins Co	Ownership	99.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	04-3226492				Boston Cap Corp Tax Credit Fund III	MA	DS	The Western and Southern Life Ins Co	Ownership	13.340	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1413821				Western-Southern Agency	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-0790233				Westad Inc	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	92622	31-1000236				Western-Southern Life Assurance Co	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	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	
0836	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	
0836	Western-Southern Group	00000	20-4322006				PCE LP	GA	DS	Western-Southern Life Assurance Co	Ownership	22.340	WS Mutual Holding Co	

53.1

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
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)	*
0836	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	
0836	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	
0836	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	
0836	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	
0836	Western-Southern Group	00000	31-1328371				IFS Financial Services, Inc	OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	
0836	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	
0836	Western-Southern Group	00000	31-1334223				IFS Agency Services Inc	OH	DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	47-6046379				Touchstone Securities, Inc	NE	DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1394672				Touchstone Advisors Inc	OH	DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	99937	31-1191427				Columbus Life Insurance Co	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	DS	Columbus Life Insurance Co	Ownership	32.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	52-2206041				Fort Washington PE Invest II LP	OH	DS	Columbus Life Insurance Co	Management	8.020	WS Mutual Holding Co	
0836	Western-Southern Group	00000	04-3514962				Boston Cap Corp Tax Credit Fund XVI	MA	DS	Columbus Life Insurance Co	Ownership	37.750	WS Mutual Holding Co	
0836	Western-Southern Group	00000	23-1691523				Capital Analyst Inc	OH	DS	Columbus Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	74780	86-0214103				Integrity Life Insurance Co	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	75264	16-0958252				National Integrity Life Insurance Co	NY	DS	Integrity Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	75264	45-4328839				R4 Housing Partners LP	NY	DS	Integrity Life Insurance Co	Ownership	15.150	WS Mutual Holding Co	

NONE

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company

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)
	31-1732405	WESTERN-SOUTHERN MUTUAL HOLDING COMPANY	0	0	0	0	0	0		0	0	0
	31-1732404	WESTERN & SOUTHERN FINANCIAL GROUP	15,233,550	0	0	0	6,608,689	0		0	21,842,239	0
65242	35-0457540	LAFAYETTE LIFE INSURANCE COMPANY	(15,233,550)	0	0	0	(15,471,919)	969,452		0	(29,736,017)	1,297,838
	35-2123483	LLIA, INC	0	0	0	0	(8,149)	0		0	(8,149)	0
70483	31-0487145	THE WESTERN AND SOUTHERN LIFE INS CO	0	(29,000,000)	0	0	97,736,886	(969,452)		14,763,883	82,531,317	609,121,400
92622	31-1000236	WESTERN-SOUTHERN LIFE ASSURANCE COMPANY	0	25,000,000	0	0	(61,607,560)	0		0	(36,607,560)	0
99937	31-1191427	COLUMBUS LIFE INSURANCE COMPANY	0	0	0	0	(4,242,706)	0		0	(4,242,706)	(623,312,669)
74780	86-0214103	INTEGRITY LIFE INSURANCE COMPANY	0	0	0	0	(24,755,715)	0		0	(24,755,715)	12,893,431
75264	16-0958252	NATIONAL INTEGRITY LIFE INS COMPANY	0	0	0	0	(25,859,021)	0		0	(25,859,021)	0
	47-6046379	TOUCHSTONE SECURITIES, INC	0	0	0	0	7,303,687	0		0	7,303,687	0
	31-1328371	IFS FINANCIAL SERVICES, INC	0	5,000,000	0	0	8,693,265	0		0	13,693,265	0
	31-0846576	W&S BROKERAGE SERVICES, INC	0	0	0	0	0	0		0	0	0
	23-1691523	CAPITAL ANALYSTS INC	0	0	0	0	909,791	0		0	909,791	0
	31-1394672	TOUCHSTONE ADVISORS, INC	0	0	0	0	0	0		0	0	0
	43-2081325	INSURANCE PROFILLMENT SOLUTIONS, LLC	0	0	0	0	0	0		0	0	0
	31-1018957	EAGLE REALTY GROUP, LLC	0	0	0	0	0	0		0	0	0
	31-1301863	FT. WASHINGTON INVESTMENT ADVISORS	0	0	0	0	10,692,751	0		0	10,692,751	0
	35-2209877	FT. WASHINGTON SAVINGS COMPANY	0	0	0	0	0	0		(14,763,883)	(14,763,883)	0
	06-1804434	WS OPERATING HOLDINGS, LLC	0	(1,000,000)	0	0	0	0		0	(1,000,000)	0
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

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.

	<u>Responses</u>
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING	
11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	YES

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
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
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?	YES
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
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
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
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
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
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
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
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
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
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
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?	NO

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- | | |
|---|-----|
| 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 |
| 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 |
| 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 |
| 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 |
| 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? | NO |
| 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? | NO |
| 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 |
| 34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? | NO |
| 35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? | YES |
| 36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| 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 |
| 38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? | NO |
| 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 |

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 |
| 41. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? | NO |
| 42. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? | NO |
| 43. Will the Accident and Health Policy Experience Exhibit be filed by April 1? | YES |
| 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 |
| 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 |
| 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 |
| 47. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? | NO |

AUGUST FILING

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

Explanations:

- 12.
- 13.
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- 42.

46. Business is in runoff.
 47. Business is in runoff.

Bar Codes:

12. SIS Stockholder Information Supplement [Document Identifier 420]



13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



14. Trusteed Surplus Statement [Document Identifier 490]



17. Actuarial Opinion on X-Factors [Document Identifier 442]



18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]



19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]



20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]






















22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]



23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 7 0 4 8 3 2 0 1 2 4 4 9 0 0 0 0 0
26. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 7 0 4 8 3 2 0 1 2 4 5 1 0 0 0 0 0
27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 7 0 4 8 3 2 0 1 2 4 5 2 0 0 0 0 0
28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 7 0 4 8 3 2 0 1 2 4 5 3 0 0 0 0 0
29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]	 7 0 4 8 3 2 0 1 2 4 3 6 0 0 0 0 0
30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]	 7 0 4 8 3 2 0 1 2 4 3 7 0 0 0 0 0
31. Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]	 7 0 4 8 3 2 0 1 2 4 3 8 0 0 0 0 0
32. Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439]	 7 0 4 8 3 2 0 1 2 4 3 9 0 0 0 0 0
33. 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 [Document Identifier 454]	 7 0 4 8 3 2 0 1 2 4 5 4 0 0 0 0 0
34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 7 0 4 8 3 2 0 1 2 4 9 5 0 0 0 0 0
36. Medicare Part D Coverage Supplement [Document Identifier 365]	 7 0 4 8 3 2 0 1 2 3 6 5 0 0 0 0 0
37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 7 0 4 8 3 2 0 1 2 2 2 4 0 0 0 0 0
38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 7 0 4 8 3 2 0 1 2 2 2 5 0 0 0 0 0
39. Relief from the Requirements for Audit Committees [Document Identifier 226]	 7 0 4 8 3 2 0 1 2 2 2 6 0 0 0 0 0
40. Long-Term Care Experience Reporting Forms [Document Identifier 306]	 7 0 4 8 3 2 0 1 2 3 0 6 0 0 0 0 0
41. Interest-Sensitive Life Insurance Products Report Forms [Document Identifier 280]	 7 0 4 8 3 2 0 1 2 2 8 0 0 0 0 0 0
42. Credit Insurance Experience Exhibit [Document Identifier 230]	 7 0 4 8 3 2 0 1 2 2 3 0 0 0 0 0 0
46. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 7 0 4 8 3 2 0 1 2 2 1 6 0 0 0 0 0
47. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 7 0 4 8 3 2 0 1 2 2 1 7 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. Reserve adjustment on reinsurance assumed – Lafayette	80,728	230,660
2705. Miscellaneous	154,447	996,653
2797. Summary of remaining write-ins for Line 27 from overflow page	235,175	1,227,313

Additional Write-ins for Exhibit 2 Line 9.3

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
09.304. Weekly expense allowances to field representatives	166,995		33,526	4,017		204,538
09.305. Meals for employees			6,052	15,645		21,697
09.397. Summary of remaining write-ins for Line 9.3 from overflow page	166,995	0	39,578	19,662	0	226,235

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE The Western and Southern Life Insurance Company
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations Line 27

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
2704. Reserve adjustments on reinsurance assumed - Lafayette80,728		.80,728									
2705. Miscellaneous	154,447											154,447
2797. Summary of remaining write-ins for Line 27 from overflow page	235,175	0	80,728	0	0	0	0	0	0	0		154,447



SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2012 (To Be Filed by March 1)

Of The ADDRESS (City, State and Zip Code) NAIC Group Code NAIC Company Code Employer's Identification Number (FEIN)

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses (\$000 OMITTED)

Section A - Group Accident and Health

Table with 5 columns: Years in Which Losses Were Incurred, 1 2008, 2 2009, 3 2010, 4 2011, 5 2012(a). Rows 1-6 show data for years Prior, 2008, 2009, 2010, 2011, 2012.

Section B - Other Accident and Health

Table with 5 columns: Years in Which Losses Were Incurred, 1 2008, 2 2009, 3 2010, 4 2011, 5 2012(a). Rows 1-6 show data for years Prior, 2008, 2009, 2010, 2011, 2012.

Section C - Credit Accident and Health

Table with 5 columns: Years in Which Losses Were Incurred, 1 2008, 2 2009, 3 2010, 4 2011, 5 2012(a). Rows 1-6 show data for years Prior, 2008, 2009, 2010, 2011, 2012.

Section D -

Table with 5 columns: Years in Which Losses Were Incurred, 1 2008, 2 2009, 3 2010, 4 2011, 5 2012(a). Rows 1-6 show data for years Prior, 2008, 2009, 2010, 2011, 2012.

Section E -

Table with 5 columns: Years in Which Losses Were Incurred, 1 2008, 2 2009, 3 2010, 4 2011, 5 2012(a). Rows 1-6 show data for years Prior, 2008, 2009, 2010, 2011, 2012.

Section F -

Table with 5 columns: Years in Which Losses Were Incurred, 1 2008, 2 2009, 3 2010, 4 2011, 5 2012(a). Rows 1-6 show data for years Prior, 2008, 2009, 2010, 2011, 2012.

Section G -

Table with 5 columns: Years in Which Losses Were Incurred, 1 2008, 2 2009, 3 2010, 4 2011, 5 2012(a). Rows 1-6 show data for years Prior, 2008, 2009, 2010, 2011, 2012.

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

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses

(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2008	2 2009	3 2010	4 2011	5 2012
1. Prior					
2. 2008					
3. 2009	XXX				
4. 2010	XXX	XXX			
5. 2011	XXX	XXX	XXX		
6. 2012	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior					
2. 2008					
3. 2009	XXX				
4. 2010	XXX	XXX			
5. 2011	XXX	XXX	XXX		
6. 2012	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1. Prior					
2. 2008					
3. 2009	XXX				
4. 2010	XXX	XXX			
5. 2011	XXX	XXX	XXX		
6. 2012	XXX	XXX	XXX	XXX	

Section D -

1. Prior					
2. 2008					
3. 2009	XXX				
4. 2010	XXX	XXX			
5. 2011	XXX	XXX	XXX		
6. 2012	XXX	XXX	XXX	XXX	

Section E -

1. Prior					
2. 2008					
3. 2009	XXX				
4. 2010	XXX	XXX			
5. 2011	XXX	XXX	XXX		
6. 2012	XXX	XXX	XXX	XXX	

Section F -

1. Prior					
2. 2008					
3. 2009	XXX				
4. 2010	XXX	XXX			
5. 2011	XXX	XXX	XXX		
6. 2012	XXX	XXX	XXX	XXX	

Section G -

1. Prior					
2. 2008					
3. 2009	XXX				
4. 2010	XXX	XXX			
5. 2011	XXX	XXX	XXX		
6. 2012	XXX	XXX	XXX	XXX	

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses

(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2008	2 2009	3 2010	4 2011	5 2012
1. 2008				XXX	XXX
2. 2009	XXX				XXX
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2008				XXX	XXX
2. 2009	XXX				XXX
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1. 2008				XXX	XXX
2. 2009	XXX				XXX
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

Section D -

1. 2008				XXX	XXX
2. 2009	XXX				XXX
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

Section E -

1. 2008				XXX	XXX
2. 2009	XXX				XXX
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

Section F -

1. 2008				XXX	XXX
2. 2009	XXX				XXX
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

Section G -

1. 2008				XXX	XXX
2. 2009	XXX				XXX
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

**SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 4**

**Development of Incurred Losses
(\$000 OMITTED)**

Section A - Group Accident and Health

Years 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 2008	2 2009	3 2010	4 2011	5 2012
1. 2008	0	0	0	0	
2. 2009	XXX	0	0	0	
3. 2010	XXX	XXX	0	0	
4. 2011	XXX	XXX	XXX	0	
5. 2012	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2008	7,856,967	6,632,033	7,136,758	0	
2. 2009	XXX	6,674,172	6,736,655	0	
3. 2010	XXX	XXX	9,177,880	0	9,357,590
4. 2011	XXX	XXX	XXX	0	8,077,271
5. 2012	XXX	XXX	XXX	XXX	16,971,296

Section C - Credit Accident and Health

1. 2008	0	0	0	0	
2. 2009	XXX	0	0	0	
3. 2010	XXX	XXX	0	0	
4. 2011	XXX	XXX	XXX	0	
5. 2012	XXX	XXX	XXX	XXX	

Section D -

1. 2008	0	0	0	0	
2. 2009	XXX	0	0	0	
3. 2010	XXX	XXX	0	0	
4. 2011	XXX	XXX	XXX	0	
5. 2012	XXX	XXX	XXX	XXX	

Section E -

1. 2008	0	0	0	0	
2. 2009	XXX	0	0	0	
3. 2010	XXX	XXX	0	0	
4. 2011	XXX	XXX	XXX	0	
5. 2012	XXX	XXX	XXX	XXX	

Section F -

1. 2008	0	0	0	0	
2. 2009	XXX	0	0	0	
3. 2010	XXX	XXX	0	0	
4. 2011	XXX	XXX	XXX	0	
5. 2012	XXX	XXX	XXX	XXX	

Section G -

1. 2008	0	0	0	0	
2. 2009	XXX	0	0	0	
3. 2010	XXX	XXX	0	0	
4. 2011	XXX	XXX	XXX	0	
5. 2012	XXX	XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business	1 Methodology	2 Amount
1. Industrial Life	OTHER	22,267
2. Ordinary Life	OTHER	26,325
3. Individual Annuity	OTHER	11,552
4. Supplementary Contracts		
5. Credit Life		
6. Group Life	OTHER	360
7. Group Annuities		
8. Group Accident and Health		
9. Credit Accident and Health		
10. Other Accident and Health	DEVELOPMENT	33,143
11. Total		93,647

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year	7
Analysis of Operations By Lines of Business	6
Asset Valuation Reserve Default Component	30
Asset Valuation Reserve Equity	32
Asset Valuation Reserve Replications (Synthetic) Assets	35
Asset Valuation Reserve	29
Assets	2
Cash Flow	5
Exhibit 1 - Part 1 - Premiums and Annuity Considerations for Life and Accident and Health Contracts	9
Exhibit 1 - Part 2 - Dividends and Coupons Applied, Reinsurance Commissions and Expense	10
Exhibit 2 - General Expenses	11
Exhibit 3 - Taxes, Licenses and Fees (Excluding Federal Income Taxes)	11
Exhibit 4 - Dividends or Refunds	11
Exhibit 5 - Aggregate Reserve for Life Contracts	12
Exhibit 5 - Interrogatories	13
Exhibit 5A - Changes in Bases of Valuation During The Year	13
Exhibit 6 - Aggregate Reserves for Accident and Health Contracts	14
Exhibit 7 - Deposit-Type Contracts	15
Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 1	16
Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 2	17
Exhibit of Capital Gains (Losses)	8
Exhibit of Life Insurance	25
Exhibit of Net Investment Income	8
Exhibit of Nonadmitted Assets	18
Exhibit of Number of Policies, Contracts, Certificates, Income Payable and Account Values	27
Five-Year Historical Data	22
Form for Calculating the Interest Maintenance Reserve (IMR)	28
General Interrogatories	20
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Life Insurance (State Page)	24
Notes To Financial Statements	19
Overflow Page For Write-ins	56
Schedule A - Part 1	E01
Schedule A - Part 2	E02
Schedule A - Part 3	E03
Schedule A - Verification Between Years	SI02
Schedule B - Part 1	E04
Schedule B - Part 2	E05
Schedule B - Part 3	E06
Schedule B - Verification Between Years	SI02
Schedule BA - Part 1	E07
Schedule BA - Part 2	E08
Schedule BA - Part 3	E09
Schedule BA - Verification Between Years	SI03
Schedule D - Part 1	E10
Schedule D - Part 1A - Section 1	SI05
Schedule D - Part 1A - Section 2	SI08
Schedule D - Part 2 - Section 1	E11
Schedule D - Part 2 - Section 2	E12
Schedule D - Part 3	E13
Schedule D - Part 4	E14
Schedule D - Part 5	E15
Schedule D - Part 6 - Section 1	E16
Schedule D - Part 6 - Section 2	E16
Schedule D - Summary By Country	SI04
Schedule D - Verification Between Years	SI03
Schedule DA - Part 1	E17
Schedule DA - Verification Between Years	SI10

ANNUAL STATEMENT BLANK (Continued)

Schedule DB - Part A - Section 1	E18
Schedule DB - Part A - Section 2	E19
Schedule DB - Part A - Verification Between Years	SI11
Schedule DB - Part B - Section 1	E20
Schedule DB - Part B - Section 2	E21
Schedule DB - Part B - Verification Between Years	SI11
Schedule DB - Part C - Section 1	SI12
Schedule DB - Part C - Section 2	SI13
Schedule DB - Part D	E22
Schedule DB - Verification	SI14
Schedule DL - Part 1	E23
Schedule DL - Part 2	E24
Schedule E - Part 1 - Cash	E25
Schedule E - Part 2 - Cash Equivalents	E26
Schedule E - Part 3 - Special Deposits	E27
Schedule E - Verification Between Years	SI15
Schedule F	36
Schedule H - Accident and Health Exhibit - Part 1	37
Schedule H - Part 2, Part 3 and Part 4	38
Schedule H - Part 5 - Health Claims	39
Schedule S - Part 1 - Section 1	40
Schedule S - Part 1 - Section 2	41
Schedule S - Part 2	42
Schedule S - Part 3 - Section 1	43
Schedule S - Part 3 - Section 2	44
Schedule S - Part 4	45
Schedule S - Part 5	46
Schedule S - Part 6	48
Schedule S - Part 7	49
Schedule T - Part 2 Interstate Compact	51
Schedule T - Premiums and Annuity Considerations	50
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group	52
Schedule Y - Part 1A - Detail of Insurance Holding Company System	53
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	54
Summary Investment Schedule	SI01
Summary of Operations	4
Supplemental Exhibits and Schedules Interrogatories	55