



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

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

Cincinnati Equitable Life Insurance Company

NAIC Group Code 0838 (Current) (Prior) NAIC Company Code 88064 Employer's ID Number 35-1452221

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

Country of Domicile United States of America

Incorporated/Organized 10/19/1977 Commenced Business 07/11/1978

Statutory Home Office 525 Vine Street, Suite 1925, Cincinnati, OH, US 45202
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 525 Vine Street, Suite 1925
(Street and Number)
Cincinnati, OH, US 45202, 513-621-1826
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O. BOX 3428, Cincinnati, OH, US 45202-3428
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 525 Vine Street, Suite 1925
(Street and Number)
Cincinnati, OH, US 45202, 513-621-1826
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.cineqlife.com

Statutory Statement Contact Gregory Allen Baker, 513-621-1826
(Name) (Area Code) (Telephone Number)
gbaker@cineqlife.com, 513-621-4531
(E-mail Address) (FAX Number)

OFFICERS

Chairman of the Board Peter A Alpaugh President/CEO/CFO/Treasurer Gregory A Baker
Secretary Linda S Bales V.P. Sales & Marketing Tonya G Crawford

OTHER

DIRECTORS OR TRUSTEES

Walter G Alpaugh Andrea A Kessel Gregory A Baker
James W Ketring Drew F Knowles

State of Ohio SS:
County of Hamilton

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.

Peter A. Alpaugh
Chairman of the Board

Linda S. Bales
Secretary

Gregory A. Baker
Treasurer

Subscribed and sworn to before me this
15th day of February 2013

a. Is this an original filing? Yes [] No []
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

Richard H. Hansman, Jr.

11/8/2014



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2012

NAIC Group Code 0838

LIFE INSURANCE

NAIC Company Code 88064

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,727,147				5,727,147
2. Annuity considerations	530,117				530,117
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	6,257,264	0	0	0	6,257,264
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					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)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	924,050				924,050
10. Matured endowments					0
11. Annuity benefits	68,331				68,331
12. Surrender values and withdrawals for life contracts	334				334
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
15. Totals	992,715	0	0	0	992,715
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	7,974	0	0	0	0	0	0	2	7,974
17. Incurred during current year	157	924,050							157	924,050
Settled during current year:										
18.1 By payment in full	148	855,099							148	855,099
18.2 By payment on compromised claims	2	5,703							2	5,703
18.3 Totals paid	150	860,802	0	0	0	0	0	0	150	860,802
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	150	860,802	0	0	0	0	0	0	150	860,802
19. Unpaid Dec. 31, current year (16+17-18.6)	9	71,222	0	0	0	0	0	0	9	71,222
POLICY EXHIBIT										
20. In force December 31, prior year	828	4,921,741	0 (a)	0	No. of Policies	0	0	0	828	4,921,741
21. Issued during year	1,206	7,184,962							1,206	7,184,962
22. Other changes to in force (Net)	(210)	(1,398,342)							(210)	(1,398,342)
23. In force December 31 of current year	1,824	10,708,361	0 (a)	0	0	0	0	0	1,824	10,708,361

(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)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2012

NAIC Group Code 0838

LIFE INSURANCE

NAIC Company Code 88064

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,196,332				7,196,332
2. Annuity considerations	8,394				8,394
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	7,204,726	0	0	0	7,204,726
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums	92				92
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	92	0	0	0	92
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					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)	92	0	0	0	92
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,479,207				2,479,207
10. Matured endowments					0
11. Annuity benefits	3,308				3,308
12. Surrender values and withdrawals for life contracts	1,727				1,727
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
15. Totals	2,484,242	0	0	0	2,484,242
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	6	32,042	0	0	0	0	0	0	6	32,042
17. Incurred during current year	415	2,479,207							415	2,479,207
Settled during current year:										
18.1 By payment in full	406	2,443,678							406	2,443,678
18.2 By payment on compromised claims	6	8,840							6	8,840
18.3 Totals paid	412	2,452,518	0	0	0	0	0	0	412	2,452,518
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	412	2,452,518	0	0	0	0	0	0	412	2,452,518
19. Unpaid Dec. 31, current year (16+17-18.6)	9	58,731	0	0	0	0	0	0	9	58,731
POLICY EXHIBIT										
20. In force December 31, prior year	3,048	19,491,919	0 (a)	0	No. of Policies	0	0	0	3,048	19,491,919
21. Issued during year	1,377	8,662,271							1,377	8,662,271
22. Other changes to in force (Net)	(493)	(3,184,591)							(493)	(3,184,591)
23. In force December 31 of current year	3,932	24,969,599	0 (a)	0	0	0	0	0	3,932	24,969,599

(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)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky
NAIC Group Code 0838

DURING THE YEAR 2012
NAIC Company Code 88064

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,980,723				3,980,723
2. Annuity considerations	3,410				3,410
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	3,984,133	0	0	0	3,984,133
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					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)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,635,159				1,635,159
10. Matured endowments					0
11. Annuity benefits	365				365
12. Surrender values and withdrawals for life contracts	7,140				7,140
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
15. Totals	1,642,664	0	0	0	1,642,664
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	4	22,649	0	0	0	0	0	0	4	22,649
17. Incurred during current year	298	1,635,159							298	1,635,159
Settled during current year:										
18.1 By payment in full	293	1,620,740							293	1,620,740
18.2 By payment on compromised claims	4	9,298							4	9,298
18.3 Totals paid	297	1,630,038	0	0	0	0	0	0	297	1,630,038
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	297	1,630,038	0	0	0	0	0	0	297	1,630,038
19. Unpaid Dec. 31, current year (16+17-18.6)	5	27,770	0	0	0	0	0	0	5	27,770
POLICY EXHIBIT										
20. In force December 31, prior year	2,713	15,363,149	0 (a)	0	No. of Policies	0	0	0	2,713	15,363,149
21. Issued during year	845	4,892,992							845	4,892,992
22. Other changes to in force (Net)	(358)	(2,152,515)							(358)	(2,152,515)
23. In force December 31 of current year	3,200	18,103,626	0 (a)	0	0	0	0	0	3,200	18,103,626

(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)					
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)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2012

NAIC Group Code 0838

LIFE INSURANCE

NAIC Company Code 88064

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,158,659				5,158,659
2. Annuity considerations	275				275
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	5,158,934	0	0	0	5,158,934
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,460				2,460
6.2 Applied to pay renewal premiums	1,272				1,272
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,732	0	0	0	3,732
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					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)	3,732	0	0	0	3,732
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,842,495				1,842,495
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	21,789				21,789
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	385				385
15. Totals	1,864,669	0	0	0	1,864,669
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	9	45,585	0	0	0	0	0	0	9	45,585
17. Incurred during current year	379	1,842,495							379	1,842,495
Settled during current year:										
18.1 By payment in full	363	1,794,710							363	1,794,710
18.2 By payment on compromised claims	13	19,963							13	19,963
18.3 Totals paid	376	1,814,673	0	0	0	0	0	0	376	1,814,673
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	376	1,814,673	0	0	0	0	0	0	376	1,814,673
19. Unpaid Dec. 31, current year (16+17-18.6)	12	73,407	0	0	0	0	0	0	12	73,407
POLICY EXHIBIT										
20. In force December 31, prior year	3,163	16,013,244	0 (a)	0	No. of Policies	0	0	0	3,163	16,013,244
21. Issued during year	1,101	6,010,981							1,101	6,010,981
22. Other changes to in force (Net)	(518)	(2,738,595)							(518)	(2,738,595)
23. In force December 31 of current year	3,746	19,285,630	0 (a)	0	0	0	0	0	3,746	19,285,630

(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)	85,296	83,434		66,689	61,721
25.6 Totals (sum of Lines 25.1 to 25.5)	85,296	83,434	0	66,689	61,721
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	85,296	83,434	0	66,689	61,721

(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 Cincinnati Equitable Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2012

NAIC Group Code 0838

LIFE INSURANCE

NAIC Company Code 88064

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, DIRECT CLAIMS AND BENEFITS PAID, DETAILS OF WRITE-INS.

Table with 10 columns: 1 No., 2 Amount, 3 No. of Ind. Pol. & 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, POLICY EXHIBIT. Large 'NONE' watermark is present.

(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 \$...

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: 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, 24.5 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). Large 'NONE' watermark is present.

(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 Cincinnati Equitable Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2012

NAIC Group Code 0838

LIFE INSURANCE

NAIC Company Code 88064

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	22,062,861	0	0	0	22,062,861
2. Annuity considerations	542,196	0	0	0	542,196
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)	22,605,057	0	0	0	22,605,057
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,460	0	0	0	2,460
6.2 Applied to pay renewal premiums	1,364	0	0	0	1,364
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)	3,824	0	0	0	3,824
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)	3,824	0	0	0	3,824
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,880,911	0	0	0	6,880,911
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	72,004	0	0	0	72,004
12. Surrender values and withdrawals for life contracts	30,990	0	0	0	30,990
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	385	0	0	0	385
15. Totals	6,984,290	0	0	0	6,984,290
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	21	108,250	0	0	0	0	0	0	21	108,250
17. Incurred during current year	1,249	6,880,911	0	0	0	0	0	0	1,249	6,880,911
Settled during current year:										
18.1 By payment in full	1,210	6,714,227	0	0	0	0	0	0	1,210	6,714,227
18.2 By payment on compromised claims	25	43,804	0	0	0	0	0	0	25	43,804
18.3 Totals paid	1,235	6,758,031	0	0	0	0	0	0	1,235	6,758,031
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	1,235	6,758,031	0	0	0	0	0	0	1,235	6,758,031
19. Unpaid Dec. 31, current year (16+17-18.6)	35	231,130	0	0	0	0	0	0	35	231,130
POLICY EXHIBIT										
20. In force December 31, prior year	9,752	55,790,053	0	0	0	0	0	0	9,752	55,790,053
21. Issued during year	4,529	26,751,206	0	0	0	0	0	0	4,529	26,751,206
22. Other changes to in force (Net)	(1,579)	(9,474,043)	0	0	0	0	0	0	(1,579)	(9,474,043)
23. In force December 31 of current year	12,702	73,067,216	0	0	0	0	0	0	12,702	73,067,216

(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)	0	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)	85,296	83,434	0	66,689	61,721
25.6 Totals (sum of Lines 25.1 to 25.5)	85,296	83,434	0	66,689	61,721
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	85,296	83,434	0	66,689	61,721

(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 Cincinnati Equitable Life Insurance Company
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	278,187
2. Current year's realized pre-tax capital gains/(losses) of \$129,823 transferred into the reserve net of taxes of \$44,140	85,683
3. Adjustment for current year's liability gains/(losses) released from the reserve	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	363,870
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	61,633
6. Reserve as of December 31, current year (Line 4 minus Line 5)	302,237

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	48,601	13,032	0	61,633
2. 2013	43,793	18,732	0	62,525
3. 2014	38,671	10,365	0	49,036
4. 2015	31,428	9,343	0	40,771
5. 2016	23,498	8,327	0	31,825
6. 2017	17,567	7,165	0	24,732
7. 2018	13,121	6,086	0	19,207
8. 2019	8,401	4,955	0	13,356
9. 2020	6,034	3,736	0	9,770
10. 2021	5,640	2,527	0	8,166
11. 2022	5,511	1,227	0	6,739
12. 2023	5,434	490	0	5,924
13. 2024	5,168	378	0	5,546
14. 2025	4,700	266	0	4,965
15. 2026	4,085	130	0	4,215
16. 2027	3,421	0	0	3,421
17. 2028	2,731	(70)	0	2,662
18. 2029	2,188	(70)	0	2,118
19. 2030	1,903	(74)	0	1,829
20. 2031	1,754	(74)	0	1,680
21. 2032	1,512	(78)	0	1,434
22. 2033	1,189	(81)	0	1,108
23. 2034	859	(84)	0	775
24. 2035	529	(88)	0	441
25. 2036	230	(95)	0	135
26. 2037	88	(98)	0	(10)
27. 2038	65	(91)	0	(27)
28. 2039	39	(72)	0	(33)
29. 2040	19	(53)	0	(34)
30. 2041	6	(34)	0	(29)
31. 2042 and Later	0	(10)	0	(10)
32. Total (Lines 1 to 31)	278,187	85,683	0	363,870

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable 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	107,010	0	107,010	193,365	37,384	230,749	337,759
2. Realized capital gains/(losses) net of taxes - General Account	166,170		166,170	19,609	5,293	24,902	191,072
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account			0	(61,800)	22,211	(39,589)	(39,589)
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	54,693	0	54,693	0	13,730	13,730	68,424
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	327,873	0	327,873	151,174	78,618	229,793	557,666
9. Maximum reserve	271,611	0	271,611	794,831	48,347	843,178	1,114,788
10. Reserve objective	185,837	0	185,837	794,831	34,165	828,996	1,014,833
11. 20% of (Line 10 - Line 8)	(28,407)	0	(28,407)	128,731	(8,891)	119,841	91,433
12. Balance before transfers (Lines 8 + 11)	299,466	0	299,466	279,906	69,728	349,633	649,099
13. Transfers			0			0	XXX
14. Voluntary contribution			0			0	0
15. Adjustment down to maximum/up to zero	(27,855)		(27,855)		(21,381)	(21,381)	(49,236)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	271,611	0	271,611	279,906	48,347	328,252	599,863

**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	1,738,962	XXX	XXX	1,738,962	0.0000	0	0.0000	0	0.0000	0
2.	1	Highest Quality	24,274,775	XXX	XXX	24,274,775	0.0004	9,710	0.0023	55,832	0.0030	72,824
3.	2	High Quality	12,963,435	XXX	XXX	12,963,435	0.0019	24,631	0.0058	75,188	0.0090	116,671
4.	3	Medium Quality	1,311,387	XXX	XXX	1,311,387	0.0093	12,196	0.0230	30,162	0.0340	44,587
5.	4	Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
6.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
7.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
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)	40,288,559	XXX	XXX	40,288,559	XXX	46,536	XXX	161,182	XXX	234,082
PREFERRED STOCK												
10.	1	Highest Quality	719,732	XXX	XXX	719,732	0.0004	288	0.0023	1,655	0.0030	2,159
11.	2	High Quality	3,213,924	XXX	XXX	3,213,924	0.0019	6,106	0.0058	18,641	0.0090	28,925
12.	3	Medium Quality	189,525	XXX	XXX	189,525	0.0093	1,763	0.0230	4,359	0.0340	6,444
13.	4	Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
14.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
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)	4,123,181	XXX	XXX	4,123,181	XXX	8,157	XXX	24,655	XXX	37,528
SHORT - TERM BONDS												
18.		Exempt Obligations	2,397,564	XXX	XXX	2,397,564	0.0000	0	0.0000	0	0.0000	0
19.	1	Highest Quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
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)	2,397,564	XXX	XXX	2,397,564	XXX	0	XXX	0	XXX	0

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)	46,809,304	XXX	XXX	46,809,304	XXX	54,693	XXX	185,837	XXX	271,611
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages			XXX	0	0.0063 (a)	0	0.0120 (a)	0	0.0190 (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			XXX	0	0.0063 (a)	0	0.0120 (a)	0	0.0190 (a)	0
40.		In Good Standing With Restructured Terms			XXX	0	0.2800 (b)	0	0.6200 (b)	0	1.0000 (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			XXX	0	0.0000	0	0.1700	0	0.1700	0
51.		Total Schedule B Mortgages (Sum of Lines 35 through 50)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
52.		Schedule DA Mortgages			XXX	0	(c)	0	(c)	0	(c)	0
53.		Total Mortgage Loans on Real Estate (Lines 51 + 52)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

(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	1,415,385	XXX	XXX	1,415,385	0.0000	0	0.1300 (d)	184,000	0.1300 (d)	184,000
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		XXX	XXX	0	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	0.1300 (d)	0	0.1300 (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)	4,698,699	XXX	XXX	4,698,699	0.0000	0	0.1300	610,831	0.1300	610,831
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)	6,114,084	0	0	6,114,084	XXX	0	XXX	794,831	XXX	794,831
REAL ESTATE												
19.		Home Office Property (General Account only)				0	0.0000	0	0.0750	0	0.0750	0
20.		Investment Properties				0	0.0000	0	0.0750	0	0.0750	0
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)	0	0	0	0	XXX	0	XXX	0	XXX	0
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		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
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	644,623	XXX	XXX	644,623	0.0213	13,730	0.0530	34,165	0.0750	48,347
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)	644,623	XXX	XXX	644,623	XXX	13,730	XXX	34,165	XXX	48,347

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	0.0063 (a)	0	0.0120 (a)	0	0.0190 (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	0.0063 (a)	0	0.0120 (a)	0	0.0190 (a)	0
44.		In Good Standing With Restructured Terms			XXX	0	0.2800 (b)	0	0.6200 (b)	0	1.0000 (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	0.1300 (d)	0	0.1300 (d)	0
57.		Unaffiliated Private		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
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		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
61.		Total with Common Stock Characteristics (Sum of Lines 56 through 60)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
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				0	0.0000	0	0.0750	0	0.0750	0
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)	0	0	0	0	XXX	0	XXX	0	XXX	0
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	0			0	0.0063	0	0.0120	0	0.0190	0
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	0	0	0	0	XXX	0	XXX	0	XXX	0
ALL OTHER INVESTMENTS												
71.		Other Invested Assets - Schedule BA		XXX		0	0.0000	0	0.1300	0	0.1300	0
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)	0	XXX	0	0	XXX	0	XXX	0	XXX	0
74.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 30, 38, 55, 61, 65, 70 and 73)	644,623	0	0	644,623	XXX	13,730	XXX	34,165	XXX	48,347

(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 Replications (Synthetic) Assets

N O N E

Schedule F - Claims

N O N E

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable 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	85,296	XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX	85,296	XXX
2. Premiums earned	83,434	XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX	83,434	XXX
3. Incurred claims	61,721	74.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	61,721	74.0
4. Cost containment expenses	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	61,721	74.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	61,721	74.0
6. Increase in contract reserves	(1,550)	(1.9)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	(1,550)	(1.9)
7. Commissions (a)	12,794	15.3		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0	12,794	15.3
8. Other general insurance expenses	5,383	6.5		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0	5,383	6.5
9. Taxes, licenses and fees	442	0.5		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0	442	0.5
10. Total other expenses incurred	18,619	22.3	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	18,619	22.3
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	0	0.0
12. Gain from underwriting before dividends or refunds	4,644	5.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	4,644	5.6
13. Dividends or refunds	0	0.0		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	4,644	5.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	4,644	5.6
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	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	0	0.0

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

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable 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	0								
2. Advance premiums	5,043								5,043
3. Reserve for rate credits	0								
4. Total premium reserves, current year	5,043	0	0	0	0	0	0	0	5,043
5. Total premium reserves, prior year	3,181	0	0	0	0	0	0	0	3,181
6. Increase in total premium reserves	1,862	0	0	0	0	0	0	0	1,862
B. Contract Reserves:									
1. Additional reserves (a)	0								
2. Reserve for future contingent benefits	15,297								15,297
3. Total contract reserves, current year	15,297	0	0	0	0	0	0	0	15,297
4. Total contract reserves, prior year	16,847	0	0	0	0	0	0	0	16,847
5. Increase in contract reserves	(1,550)	0	0	0	0	0	0	0	(1,550)
C. Claim Reserves and Liabilities:									
1. Total current year	17,336	0	0	0	0	0	0	0	17,336
2. Total prior year	22,304	0	0	0	0	0	0	0	22,304
3. Increase	(4,968)	0	0	0	0	0	0	0	(4,968)

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	13,338								13,338
1.2 On claims incurred during current year	53,351								53,351
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	0								
2.2 On claims incurred during current year	17,336								17,336
3. Test:									
3.1 Lines 1.1 and 2.1	13,338	0	0	0	0	0	0	0	13,338
3.2 Claim reserves and liabilities, December 31, prior year	22,304	0	0	0	0	0	0	0	22,304
3.3 Line 3.1 minus Line 3.2	(8,966)	0	0	0	0	0	0	0	(8,966)

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									

NONE

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims			61,721	61,721
2. Beginning Claim Reserves and Liabilities			22,304	22,304
3. Ending Claim Reserves and Liabilities			17,336	17,336
4. Claims Paid	0	0	66,689	66,689
B. Assumed Reinsurance:				
5. Incurred Claims.....				0
6. Beginning Claim Reserves and Liabilities				0
7. Ending Claim Reserves and Liabilities				0
8. Claims Paid	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred Claims.....				0
10. Beginning Claim Reserves and Liabilities				0
11. Ending Claim Reserves and Liabilities				0
12. Claims Paid	0	0	0	0
D. Net:				
13. Incurred Claims.....	0	0	61,721	61,721
14. Beginning Claim Reserves and Liabilities	0	0	22,304	22,304
15. Ending Claim Reserves and Liabilities	0	0	17,336	17,336
16. Claims Paid	0	0	66,689	66,689
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses			61,721	61,721
18. Beginning Reserves and Liabilities			22,304	22,304
19. Ending Reserves and Liabilities			17,336	17,336
20. Paid Claims and Cost Containment Expenses	0	0	66,689	66,689

Schedule S - Part 1 - Section 1

N O N E

Schedule S - Part 1 - Section 2

N O N E

Schedule S - Part 2

N O N E

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable 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		
0399999	Total General Account - Authorized Affiliates					0	0	0	0	0	0	0	0
88099	75-1608507	01/01/2001	Optimum Re	TX	YRT/I				(65)				
82627	06-0839705	03/01/1981	Swiss Re Life	NY	YRT/I	15,252	648	610	1,546				
82627	06-0839705	03/01/1981	Swiss Re Life	NY	ADB/I		28	31	14				
76236	31-1213778	07/01/1982	Cincinnati Life Insurance Company	OH	YRT/I	149,072	2,228	2,114	3,478				
0499999	General Account - Authorized U.S. Non-Affiliates					164,324	2,904	2,755	4,973	0	0	0	0
0699999	Total General Account - Authorized Non-Affiliates					164,324	2,904	2,755	4,973	0	0	0	0
0799999	Total General Account Authorized					164,324	2,904	2,755	4,973	0	0	0	0
1099999	Total General Account - Unauthorized Affiliates					0	0	0	0	0	0	0	0
1399999	Total General Account - Unauthorized Non-Affiliates					0	0	0	0	0	0	0	0
1499999	Total General Account Unauthorized					0	0	0	0	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					164,324	2,904	2,755	4,973	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)					164,324	2,904	2,755	4,973	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					164,324	2,904	2,755	4,973	0	0	0	0

Schedule S - Part 3 - Section 2

N O N E

Schedule S - Part 4

N O N E

Schedule S - Part 4 - Bank Footnote

N O N E

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company

SCHEDULE S - PART 5 (Continued)

Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (000 Omitted)

Line Number	25 Percent of Collateral Provided for Net Amount Recoverable from Reinsurer (Col. 24 / Col. 14)	26 Percent Credit Allowed on Net Amount Recoverable from Reinsurer (Col 25 / Col 8, not to exceed 100%)	27 Amount of Credit Allowed for Net Amount Recoverable from Reinsurer (Col. 14 x Col. 26)	28 Liability for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 27)
0399999. Total General Account - Life and Annuity Affiliates			0	0
0400001. ....0.0	0.0	0.0	0	0
0400002. ....0.0	0.0	0.0	0	0
0499999. General Account - Life and Annuity U.S. Non-Affiliates			0	0
0699999. Total General Account - Life and Annuity Non-Affiliates			0	0
0799999. Total General Account Life and Annuity			0	0
1099999. Total General Account - Accident and Health Affiliates			0	0
1399999. Total General Account - Accident and Health Non-Affiliates			0	0
1499999. Total General Account Accident and Health			0	0
1599999. Total General Account			0	0
1899999. Total Separate Accounts - Affiliates			0	0
2199999. Total Separate Accounts - Non-Affiliates			0	0
2299999. Total Separate Accounts			0	0
2399999. Total U.S. (Sum of 0199999, 0499999, 0899999, 1199999, 1699999 and 1999999)			0	0
2499999. Total Non-U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1799999 and 2099999)			0	0
2599999 - Total			0	0

(a)

Code	American Bankers Association (ABA) Routing Number	Bank Name

NONE

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable 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	5	5	4	4
2. Commissions and reinsurance expense allowances	0	0	0	0	0
3. Contract claims	0	0	0	0	0
4. Surrender benefits and withdrawals for life contracts			0	0	0
5. Dividends to policyholders			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			0	0	0
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	0	0	0	0	0
9. Aggregate reserves for life and accident and health contracts	3	3	3	3	2
10. Liability for deposit-type contracts			0	0	0
11. Contract claims unpaid	0	0	0	0	0
12. Amounts recoverable on reinsurance	0	0	0	0	0
13. Experience rating refunds due or unpaid	0	0	0	0	0
14. Policyholders' dividends (not included in Line 10)			0	0	0
15. Commissions and reinsurance expense allowances due			0	0	0
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers	0	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)	0	0	0	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	0	XXX	XXX	XXX	XXX
23. Funds deposited by and withheld from (F)	0	XXX	XXX	XXX	XXX
24. Letters of credit (L)	0	XXX	XXX	XXX	XXX
25. Trust agreements (T)	0	XXX	XXX	XXX	XXX
26. Other (O)	0	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)	53,917,136		53,917,136
2. Reinsurance (Line 16)	0	0	0
3. Premiums and considerations (Line 15)	604,759	0	604,759
4. Net credit for ceded reinsurance	XXX	2,904	2,904
5. All other admitted assets (balance)	1,479,487		1,479,487
6. Total assets excluding Separate Accounts (Line 26)	56,001,382	2,904	56,004,286
7. Separate Account assets (Line 27)	0		0
8. Total assets (Line 28)	56,001,382	2,904	56,004,286
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	44,297,394	2,904	44,300,298
10. Liability for deposit-type contracts (Line 3)	276,097		276,097
11. Claim reserves (Line 4)	248,466	0	248,466
12. Policyholder dividends/reserves (Lines 5 through 7)	4,770		4,770
13. Premium & annuity considerations received in advance (Line 8)	257,172		257,172
14. Other contract liabilities (Line 9)	302,237		302,237
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)	1,184,332		1,184,332
20. Total liabilities excluding Separate Accounts (Line 26)	46,570,468	2,904	46,573,372
21. Separate Account liabilities (Line 27)			0
22. Total liabilities (Line 28)	46,570,468	2,904	46,573,372
23. Capital & surplus (Line 38)	9,430,914	XXX	9,430,914
24. Total liabilities, capital & surplus (Line 39)	56,001,382	2,904	56,004,286
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	2,904		
26. Claim reserves	0		
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	0		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	2,904		
34. Premiums and considerations	0		
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	0		
41. Total net credit for ceded reinsurance	2,904		

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

Allocated by States and Territories

States, Etc.			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
1. Alabama	AL	0	0			0	0
2. Alaska	AK	0	0			0	0
3. Arizona	AZ	0	0			0	0
4. Arkansas	AR	0	0			0	0
5. California	CA	0	0			0	0
6. Colorado	CO	0	0			0	0
7. Connecticut	CT	0	0			0	0
8. Delaware	DE	0	0			0	0
9. District of Columbia	DC	0	0			0	0
10. Florida	FL	0	0			0	0
11. Georgia	GA	5,727,147	530,117			0	6,257,264
12. Hawaii	HI	0	0			0	0
13. Idaho	ID	0	0			0	0
14. Illinois	IL	0	0			0	0
15. Indiana	IN	7,196,332	8,394			0	7,204,726
16. Iowa	IA	0	0			0	0
17. Kansas	KS	0	0			0	0
18. Kentucky	KY	3,980,723	3,410			0	3,984,133
19. Louisiana	LA	0	0			0	0
20. Maine	ME	0	0			0	0
21. Maryland	MD	0	0			0	0
22. Massachusetts	MA	0	0			0	0
23. Michigan	MI	0	0			0	0
24. Minnesota	MN	0	0			0	0
25. Mississippi	MS	0	0			0	0
26. Missouri	MO	0	0			0	0
27. Montana	MT	0	0			0	0
28. Nebraska	NE	0	0			0	0
29. Nevada	NV	0	0			0	0
30. New Hampshire	NH	0	0			0	0
31. New Jersey	NJ	0	0			0	0
32. New Mexico	NM	0	0			0	0
33. New York	NY	0	0			0	0
34. North Carolina	NC	0	0			0	0
35. North Dakota	ND	0	0			0	0
36. Ohio	OH	5,158,659	275			0	5,158,934
37. Oklahoma	OK	0	0			0	0
38. Oregon	OR	0	0			0	0
39. Pennsylvania	PA	0	0			0	0
40. Rhode Island	RI	0	0			0	0
41. South Carolina	SC	0	0			0	0
42. South Dakota	SD	0	0			0	0
43. Tennessee	TN	0	0			0	0
44. Texas	TX	0	0			0	0
45. Utah	UT	0	0			0	0
46. Vermont	VT	0	0			0	0
47. Virginia	VA	0	0			0	0
48. Washington	WA	0	0			0	0
49. West Virginia	WV	0	0			0	0
50. Wisconsin	WI	0	0			0	0
51. Wyoming	WY	0	0			0	0
52. American Samoa	AS	0	0			0	0
53. Guam	GU	0	0			0	0
54. Puerto Rico	PR	0	0			0	0
55. U.S. Virgin Islands	VI	0	0			0	0
56. Northern Mariana Islands	MP	0	0			0	0
57. Canada	CAN	0	0			0	0
58. Aggregate Other Alien	OT	0	0			0	0
59. Total		22,062,861	542,196	0	0	0	22,605,057

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable 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)	*
			31-1191572				Alpha Investment Partnership .....	..OH.....	..UIP.....	Peter Alpaugh/ Andrea Kessel	Ownership.....	..100.000	Peter Alpaugh/ Andrea Kessel	
			20-2317418				Alpha 2 Holdings, LLC .....	..OH.....	..UIP.....	Peter Alpaugh/ Andrea Kessel	Ownership.....	..100.000	Peter Alpaugh/ Andrea Kessel	
			31-1154154				Alpha 2 Investments, LLC .....	..OH.....	..UIP.....	Peter Alpaugh/ Andrea Kessel	Ownership.....	..100.000	Peter Alpaugh/ Andrea Kessel	
.0838	Cincinnati Equitable Companies .....	..00020	31-1154154				Cincinnati Equitable Companies, Inc .....	..OH.....	..UDP.....	Peter Alpaugh/ Andrea Kessel	Ownership.....	..100.000	Peter Alpaugh/ Andrea Kessel	
.0838	Cincinnati Equitable Companies .....	..88064	35-1452221				Cincinnati Equitable Life Ins. Co .....	..OH.....	..IA.....	Cincinnati Equitable Companies, Inc	Ownership.....	..100.000	Cincinnati Equitable Companies, Inc	
.0838	Cincinnati Equitable Companies .....	..16721	31-0239840				Cincinnati Equitable Ins. Co .....	..OH.....	..DS.....	Cincinnati Equitable Life Ins. Co	Ownership.....	..100.000	Cincinnati Equitable Life Ins. Co	
.0838	Cincinnati Equitable Companies .....	..30457	38-1659168				Southern Michigan Insurance Co .....	..MI.....	..IA.....	Cincinnati Equitable Companies, Inc	Ownership.....	..100.000	Cincinnati Equitable Companies, Inc	

Asterisk	Explanation
----------	-------------

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?	YES
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?	YES
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?	YES
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?	YES
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?	YES
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?	YES

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? YES
- 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? YES
- 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? YES
- 41. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? YES
- 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? NO

Explanations:

- 12. N/A
- 13. N/A
- 14. N/A
- 17. N/A
- 18. N/A
- 19. N/A
- 27. N/A
- 28. N/A
- 29. N/A
- 30. N/A
- 31. N/A
- 34. N/A
- 36. N/A
- 37. N/A
- 38. N/A
- 39. N/A
- 42. N/A
- 46. N/A
- 47. N/A
- 48. N/A

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]



- 27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]



- 28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]



- 29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]



- 30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]



- 31. Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]



- 34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

36. Medicare Part D Coverage Supplement [Document Identifier 365]



37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]



38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]



39. Relief from the Requirements for Audit Committees [Document Identifier 226]



42. Credit Insurance Experience Exhibit [Document Identifier 230]



46. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]



47. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]



48. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]



OVERFLOW PAGE FOR WRITE-INS



SUPPLEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company

SCHEDULE O SUPPLEMENT

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

Of The Cincinnati Equitable Life Insurance Company ADDRESS (City, State and Zip Code) Cincinnati, OH 45202 NAIC Group Code 0838 NAIC Company Code 88064 Employer's Identification Number (FEIN) 35-1452221

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 showing loss development for Group Accident and Health.

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 showing loss development for Other Accident and Health.

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 showing loss development for Credit Accident and Health, with 'NONE' written across the data cells.

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 showing loss development for Section D, with 'NONE' written across the data cells.

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 showing loss development for Section E, with 'NONE' written across the data cells.

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 showing loss development for Section F, with 'NONE' written across the data cells.

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 showing loss development for Section G, with 'NONE' written across the data cells.

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

Supplement Schedule O - Part 2 Section A

N O N E

Supplement Schedule O - Part 2 Section B

N O N E

Supplement Schedule O - Part 2 Section C

N O N E

Supplement Schedule O - Part 2 Section D

N O N E

Supplement Schedule O - Part 2 Section E

N O N E

Supplement Schedule O - Part 2 Section F

N O N E

Supplement Schedule O - Part 2 Section G

N O N E

SUPPLEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company
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	NONE								
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	103	98	0	XXX	XXX
2. 2009	XXX	113	96	96	XXX
3. 2010	XXX	XXX	109	103	103
4. 2011	XXX	XXX	XXX	109	107
5. 2012	XXX	XXX	XXX	XXX	60

Section C - Credit Accident and Health

1. 2008	NONE								
2. 2009						XXX			XXX
3. 2010						XXX	XXX		
4. 2011						XXX	XXX	XXX	
5. 2012						XXX	XXX	XXX	XXX

Section D -

1. 2008	NONE								
2. 2009						XXX			XXX
3. 2010						XXX	XXX		
4. 2011						XXX	XXX	XXX	
5. 2012						XXX	XXX	XXX	XXX

Section E -

1. 2008	NONE								
2. 2009						XXX			XXX
3. 2010						XXX	XXX		
4. 2011						XXX	XXX	XXX	
5. 2012						XXX	XXX	XXX	XXX

Section F -

1. 2008	NONE								
2. 2009						XXX			XXX
3. 2010						XXX	XXX		
4. 2011						XXX	XXX	XXX	
5. 2012						XXX	XXX	XXX	XXX

Section G -

1. 2008	NONE								
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	NONE				
2. 2009					
3. 2010					
4. 2011					
5. 2012					

Section B - Other Accident and Health

Years in Which Losses Were Incurred	1 2008	2 2009	3 2010	4 2011	5 2012
1. 2008	106	101	101	101	101
2. 2009	XXX	113	96	96	96
3. 2010	XXX	XXX	109	103	103
4. 2011	XXX	XXX	XXX	109	107
5. 2012	XXX	XXX	XXX	XXX	60

Section C - Credit Accident and Health

Years in Which Losses Were Incurred	1 2008	2 2009	3 2010	4 2011	5 2012
1. 2008	NONE				
2. 2009					
3. 2010					
4. 2011					
5. 2012					

Section D -

Years in Which Losses Were Incurred	1 2008	2 2009	3 2010	4 2011	5 2012
1. 2008	NONE				
2. 2009					
3. 2010					
4. 2011					
5. 2012					

Section E -

Years in Which Losses Were Incurred	1 2008	2 2009	3 2010	4 2011	5 2012
1. 2008	NONE				
2. 2009					
3. 2010					
4. 2011					
5. 2012					

Section F -

Years in Which Losses Were Incurred	1 2008	2 2009	3 2010	4 2011	5 2012
1. 2008	NONE				
2. 2009					
3. 2010					
4. 2011					
5. 2012					

Section G -

Years in Which Losses Were Incurred	1 2008	2 2009	3 2010	4 2011	5 2012
1. 2008	NONE				
2. 2009					
3. 2010					
4. 2011					
5. 2012					

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		
2. Ordinary Life	IBNR	231
3. Individual Annuity		
4. Supplementary Contracts		
5. Credit Life		
6. Group Life		
7. Group Annuities		
8. Group Accident and Health		
9. Credit Accident and Health		0
10. Other Accident and Health	Developed	17
11. Total		248

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