



# ANNUAL STATEMENT

For the Year Ended December 31, 2013

of the Condition and Affairs of the

## GREAT AMERICAN LIFE INSURANCE COMPANY

NAIC Group Code.....0084, 0084 (Current Period) (Prior Period)	NAIC Company Code..... 63312	Employer's ID Number..... 13-1935920
Organized under the Laws of Ohio	State of Domicile or Port of Entry Ohio	Country of Domicile US
Incorporated/Organized..... December 29, 1961	Commenced Business..... August 13, 1963	
Statutory Home Office	301 East Fourth Street..... Cincinnati ..... OH ..... US ..... 45202 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	
Main Administrative Office	301 East Fourth Street..... Cincinnati ..... OH ..... US..... 45202 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	513-357-3300- <i>(Area Code) (Telephone Number)</i>
Mail Address	Post Office Box 5420..... Cincinnati ..... OH ..... US ..... 45202 <i>(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)</i>	
Primary Location of Books and Records	301 East Fourth Street..... Cincinnati ..... OH ..... US ..... 45202 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	513-357-3300- <i>(Area Code) (Telephone Number)</i>
Internet Web Site Address	www.gaig.com	
Statutory Statement Contact	Brian Patrick Sponaugle <i>(Name)</i> bsponaugle@gaig.com <i>(E-Mail Address)</i>	513-412-2931- <i>(Area Code) (Telephone Number) (Extension)</i> 513-412-1673- <i>(Fax Number)</i>

### OFFICERS

Name	Title	Name	Title
1. Stephen Craig Lindner	President	2. Mark Francis Muething	Secretary
3. Christopher Patrick Miliano	Treasurer	4. Richard Lee Sutton	Appointed Actuary

### OTHER

John Paul Gruber	Senior Vice President	Michael Harrison Haney #	Vice President
Adrienne Susan Kessler	Senior Vice President	Michael William Mazur #	Vice President
Brian Patrick Sponaugle	Vice President		

### DIRECTORS OR TRUSTEES

Jeffrey Gene Hester	Stephen Craig Lindner	Christopher Patrick Miliano	Mark Francis Muething
Michael James Prager			

State of..... Ohio  
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.

_____ (Signature) Mark Francis Muething	_____ (Signature) Christopher Patrick Miliano	_____ (Signature) John Paul Gruber
1. (Printed Name) Secretary	2. (Printed Name) Treasurer	3. (Printed Name) Senior Vice President
_____ (Title)	_____ (Title)	_____ (Title)

Subscribed and sworn to before me  
This \_\_\_\_\_ day of February 2014

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 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	17,408,364,512		17,408,364,512	14,408,665,965
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	15,463,783		15,463,783	5,010,948
2.2 Common stocks.....	556,106,372	1,000	556,105,372	413,170,515
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	664,336,377		664,336,377	473,137,934
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	82,163,432		82,163,432	83,097,329
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$.....43,071,233, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....300,074,513, Schedule DA).....	343,145,746		343,145,746	362,732,331
6. Contract loans (including \$.....0 premium notes).....	131,203,841		131,203,841	139,558,788
7. Derivatives (Schedule DB).....	260,719,534		260,719,534	123,991,971
8. Other invested assets (Schedule BA).....	84,868,541		84,868,541	87,196,085
9. Receivables for securities.....	16,849,892		16,849,892	
10. Securities lending reinvested collateral assets (Schedule DL).....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	19,563,222,030	1,000	19,563,221,030	16,096,561,865
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	172,146,550	385,007	171,761,543	144,386,956
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	1,898,366	11,069	1,887,297	981,087
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	11,529,716		11,529,716	11,466,077
15.3 Accrued retrospective premiums.....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	2,784,207		2,784,207	5,053,823
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....	6,375,311		6,375,311	4,769,072
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0	2,709,262
18.2 Net deferred tax asset.....	68,113,570	21,434,112	46,679,458	39,698,699
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	728,545		728,545	852,892
21. Furniture and equipment, including health care delivery assets (\$.....0).....			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	734,402		734,402	3,606,563
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	382,347,409	5,850,198	376,497,211	198,524,136
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	20,209,880,106	27,681,386	20,182,198,720	16,508,610,432
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTALS (Lines 26 and 27).....	20,209,880,106	27,681,386	20,182,198,720	16,508,610,432

**DETAILS OF WRITE-INS**

1101.....			0	
1102.....			0	
1103.....			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Funds held as collateral.....	242,583,788		242,583,788	73,701,827
2502. Company-owned life insurance.....	119,344,759		119,344,759	115,196,922
2503. Accrued contractual fee income.....	14,568,663		14,568,663	9,364,150
2598. Summary of remaining write-ins for Line 25 from overflow page.....	5,850,198	5,850,198	0	261,237
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	382,347,409	5,850,198	376,497,211	198,524,136

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$.....17,056,373,400 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....22,827,417 Modco Reserve).....	17,056,373,400	14,123,605,167
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	854,616,680	673,225,388
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	84,885,111	99,363,089
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....		
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$.....0 Modco).....		
6.2 Dividends not yet apportioned (including \$.....0 Modco).....		
6.3 Coupons and similar benefits (including \$.....0 Modco).....		
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	269,875	322,094
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....		
9.3 Other amounts payable on reinsurance, including \$.....11,994 assumed and \$.....691,239 ceded.....	703,233	6,382,483
9.4 Interest Maintenance Reserve (IMR, Line 6).....	79,270,127	76,045,492
10. Commissions to agents due or accrued - life and annuity contracts \$.....7,491,503, accident and health \$.....0 and deposit-type contract funds \$.....0.....	7,491,503	5,067,659
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	19,293,879	16,034,195
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5).....	6,983,898	5,887,310
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....	61,537,289	
15.2 Net deferred tax liability.....		
16. Unearned investment income.....	548,501	482,970
17. Amounts withheld or retained by company as agent or trustee.....	249,652	
18. Amounts held for agents' account, including \$.....2,126,575 agents' credit balances.....	2,126,575	1,365,564
19. Remittances and items not allocated.....	33,875,195	28,768,166
20. Net adjustment in assets and liabilities due to foreign exchange rates.....		
21. Liability for benefits for employees and agents if not included above.....		
22. Borrowed money \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR Line 16, Col. 7).....	140,568,506	98,774,291
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
24.04 Payable to parent, subsidiaries and affiliates.....	657,599	162,877
24.05 Drafts outstanding.....		
24.06 Liability for amounts held under uninsured plans.....		
24.07 Funds held under coinsurance.....		
24.08 Derivatives.....		
24.09 Payable for securities.....	68,383,980	16,582,684
24.10 Payable for securities lending.....		
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	252,563,366	81,794,892
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	18,670,398,367	15,233,864,320
27. From Separate Accounts Statement.....		
28. Total liabilities (Line 26 and 27).....	18,670,398,367	15,233,864,320
29. Common capital stock.....	2,512,500	2,512,500
30. Preferred capital stock.....		
31. Aggregate write-ins for other than special surplus funds.....	0	0
32. Surplus notes.....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	765,032,607	764,977,734
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	744,255,245	507,255,878
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	1,509,287,852	1,272,233,612
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	1,511,800,352	1,274,746,112
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	20,182,198,720	16,508,610,432

**DETAILS OF WRITE-INS**

2501. Liability for funds held as collateral.....	242,583,788	73,701,827
2502. Accounts payable.....	5,119,497	5,223,787
2503. Unclaimed property.....	2,804,140	2,869,278
2598. Summary of remaining write-ins for Line 25 from overflow page.....	2,055,941	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	252,563,366	81,794,892
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....	0	0
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**SUMMARY OF OPERATIONS**

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11).....	3,801,649,755	2,955,414,952
2. Considerations for supplementary contracts with life contingencies.....	.....	499,072
3. Net investment income (Exhibit of Net Investment Income, Line 17).....	1,029,481,424	856,797,125
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5).....	15,040,605	9,244,847
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	.....	.....
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1).....	8,065,416	9,685,480
7. Reserve adjustments on reinsurance ceded.....	(1,400,305)	(822,368)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	.....	.....
8.2 Charges and fees for deposit-type contracts.....	5,233,898	6,142,684
8.3 Aggregate write-ins for miscellaneous income.....	34,320,201	19,644,832
9. Totals (Lines 1 to 8.3).....	4,892,390,994	3,856,606,625
10. Death benefits.....	27,487,592	24,278,495
11. Matured endowments (excluding guaranteed annual pure endowments).....	107,649	168,929
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8).....	280,394,099	295,613,504
13. Disability benefits and benefits under accident and health contracts.....	.....	3,707,119
14. Coupons, guaranteed annual pure endowments and similar benefits.....	.....	.....
15. Surrender benefits and withdrawals for life contracts.....	855,601,809	760,000,597
16. Group conversions.....	953	1,242
17. Interest and adjustments on contract or deposit-type contract funds.....	113,549,192	126,633,368
18. Payments on supplementary contracts with life contingencies.....	6,854	34,864
19. Increase in aggregate reserves for life and accident and health contracts.....	2,932,768,233	2,184,626,208
20. Totals (Lines 10 to 19).....	4,209,916,381	3,395,064,326
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1).....	218,046,997	177,019,513
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1).....	(2,219,922)	(2,420,856)
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4).....	54,598,583	46,779,018
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3).....	11,438,811	6,576,543
25. Increase in loading on deferred and uncollected premiums.....	(463,863)	430,535
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	.....	.....
27. Aggregate write-ins for deductions.....	0	0
28. Totals (Lines 20 to 27).....	4,491,316,986	3,623,449,079
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	401,074,008	233,157,546
30. Dividends to policyholders.....	38,085	217,694
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	401,035,923	232,939,852
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	166,767,456	93,501,900
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	234,268,467	139,437,952
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....12,671,662 (excluding taxes of \$.....9,835,129 transferred to the IMR).....	27,980,347	16,161,920
35. Net income (Line 33 plus Line 34).....	262,248,814	155,599,872
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2).....	1,274,746,112	1,070,504,004
37. Net income (Line 35).....	262,248,814	155,599,872
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....10,306,821.....	117,769,872	70,599,937
39. Change in net unrealized foreign exchange capital gain (loss).....	.....	.....
40. Change in net deferred income tax.....	7,330,342	(1,835,865)
41. Change in nonadmitted assets.....	8,408,913	(414,592)
42. Change in liability for reinsurance in unauthorized and certified companies.....	.....	.....
43. Change in reserve on account of change in valuation basis, (increase) or decrease.....	.....	.....
44. Change in asset valuation reserve.....	(41,794,215)	(76,166,066)
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1).....	.....	.....
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....	.....	.....
47. Other changes in surplus in Separate Accounts Statement.....	.....	.....
48. Change in surplus notes.....	.....	.....
49. Cumulative effect of changes in accounting principles.....	.....	.....
50. Capital changes:		
50.1 Paid in.....	.....	.....
50.2 Transferred from surplus (Stock Dividend).....	.....	.....
50.3 Transferred to surplus.....	.....	.....
51. Surplus adjustment:		
51.1 Paid in.....	.....	60,000,000
51.2 Transferred to capital (Stock Dividend).....	.....	.....
51.3 Transferred from capital.....	.....	.....
51.4 Change in surplus as a result of reinsurance.....	(2,586,784)	(4,186,968)
52. Dividends to stockholders.....	(115,000,000)	.....
53. Aggregate write-ins for gains and losses in surplus.....	677,298	645,790
54. Net change in capital and surplus for the year (Lines 37 through 53).....	237,054,241	204,242,107
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38).....	1,511,800,352	1,274,746,112
<b>DETAILS OF WRITE-INS</b>		
08.301. Contractual rider fee income.....	24,546,309	13,843,590
08.302. Reinsurance experience refund.....	5,592,809	1,289,668
08.303. Interest on company-owned life insurance.....	4,147,837	4,147,369
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	33,245	364,206
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	34,320,201	19,644,832
2701. ....	.....	.....
2702. ....	.....	.....
2703. ....	.....	.....
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	0	0
5301. Employee and agent stock option contribution.....	677,298	645,790
5302. ....	.....	.....
5303. ....	.....	.....
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....	677,298	645,790

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**CASH FLOW**

	1 Current Year	2 Prior Year
<b>CASH FROM OPERATIONS</b>		
1. Premiums collected net of reinsurance.....	3,802,243,771	2,956,358,787
2. Net investment income.....	1,069,968,599	869,194,826
3. Miscellaneous income.....	27,985,589	22,559,973
4. Total (Lines 1 through 3).....	4,900,197,959	3,848,113,586
5. Benefit and loss related payments.....	1,182,164,304	1,055,529,270
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	276,096,683	228,653,194
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....22,506,791 tax on capital gains (losses).....	124,995,640	134,555,293
10. Total (Lines 5 through 9).....	1,583,256,628	1,418,737,757
11. Net cash from operations (Line 4 minus Line 10).....	3,316,941,331	2,429,375,829
<b>CASH FROM INVESTMENTS</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	2,053,469,395	1,722,743,445
12.2 Stocks.....	109,546,453	130,712,434
12.3 Mortgage loans.....	74,101,694	22,185,233
12.4 Real estate.....	6,117,399	
12.5 Other invested assets.....	86,013,955	77,314,279
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	2,329,248,896	1,952,955,391
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	4,960,256,294	3,605,428,271
13.2 Stocks.....	169,188,805	149,332,457
13.3 Mortgage loans.....	265,093,028	204,231,500
13.4 Real estate.....	4,621,997	2,669,862
13.5 Other invested assets.....	93,885,470	95,745,261
13.6 Miscellaneous applications.....	160,799,529	69,165,771
13.7 Total investments acquired (Lines 13.1 to 13.6).....	5,653,845,123	4,126,573,122
14. Net increase (decrease) in contract loans and premium notes.....	(8,354,947)	(5,357,020)
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(3,316,241,280)	(2,168,260,711)
<b>CASH FROM FINANCING AND MISCELLANEOUS SOURCES</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....		60,000,000
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	74,188,194	(153,481,557)
16.5 Dividends to stockholders.....	115,000,000	
16.6 Other cash provided (applied).....	20,525,170	(15,412,915)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(20,286,636)	(108,894,472)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	(19,586,584)	152,220,646
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	362,732,331	210,511,685
19.2 End of year (Line 18 plus Line 19.1).....	343,145,747	362,732,331
<b>Note: Supplemental disclosures of cash flow information for non-cash transactions:</b>		
20.0001 Exchanges.....	6,897,212	20,761,777
20.0002 Capitalized interest.....	1,292,930	641,473
20.0003 Securities acquired from liquidation distributions.....	10,389	8,336
20.0004 Securities acquired per reinsurance agreement.....		360,700,900
20.0005 Securities transferred per reinsurance agreement.....		113,655,740

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS**

	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	
1. Premiums and annuity considerations for life and accident and health contracts.....	3,801,649,755		20,373,579	3,760,889,623			(2,385)	20,388,939				
2. Considerations for supplementary contracts with life contingencies.....	0											
3. Net investment income.....	1,029,481,424		9,811,724	959,650,444	26,784		173,192	59,819,280				
4. Amortization of Interest Maintenance Reserve (IMR).....	15,040,605			14,297,175				743,430				
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0											
6. Commissions and expense allowances on reinsurance ceded.....	8,065,416		6,764,856	6,117							1,294,444	
7. Reserve adjustments on reinsurance ceded.....	(1,400,305)		(1,400,305)									
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from S/A.....	0											
8.2 Charges and fees for deposit-type contracts.....	5,233,898			5,233,898								
8.3 Aggregate write-ins for miscellaneous income.....	34,320,201	0	5,592,809	28,522,372	0	0	0	205,020	0	0	0	0
9. Totals (Lines 1 to 8.3).....	4,892,390,994	0	41,142,662	4,768,599,628	26,784	0	170,807	81,156,669	0	0	1,294,444	0
10. Death benefits.....	27,487,592		27,255,737				231,855					
11. Matured endowments (excluding guaranteed annual pure endowments).....	107,649		108,835				(1,186)					
12. Annuity benefits.....	280,394,099			275,762,720				4,631,379				
13. Disability benefits and benefits under accident and health contracts.....	0											
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0											
15. Surrender benefits and withdrawals for life contracts.....	855,601,809		1,762,376	800,105,594				53,733,839				
16. Group conversions.....	953						953					
17. Interest and adjustments on contract or deposit-type contract funds.....	113,549,192			113,549,192								
18. Payments on supplementary contracts with life contingencies.....	6,854				6,854							
19. Increase in aggregate reserves for life and accident and health contracts.....	2,932,768,234		2,396,001	2,941,418,990	(119,330)		(121,482)	(10,805,943)				
20. Totals (Lines 10 to 19).....	4,209,916,381	0	31,522,948	4,130,836,495	(112,476)	0	110,139	47,559,274	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	218,046,997		1,041,473	214,946,706				764,374			1,294,444	
22. Commissions and expense allowances on reinsurance assumed.....	(2,219,922)		210,458	(2,430,381)								
23. General insurance expenses.....	54,598,583		2,148,759	45,592,976			(1,371)	6,858,218				
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	11,438,811		1,676,040	8,470,301			74	1,292,395				
25. Increase in loading on deferred and uncollected premiums.....	(463,863)		(463,863)									
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0											
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	4,491,316,986	0	36,135,815	4,397,416,098	(112,476)	0	108,843	56,474,262	0	0	1,294,444	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	401,074,008	0	5,006,847	371,183,530	139,261	0	61,964	24,682,407	0	0	0	0
30. Dividends to policyholders.....	38,085		38,085									
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	401,035,923	0	4,968,762	371,183,530	139,261	0	61,964	24,682,407	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains).....	166,767,456		2,066,679	154,353,138	57,923		25,773	10,263,944				
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	234,268,467	0	2,902,083	216,830,392	81,338	0	36,191	14,418,463	0	0	0	0

**DETAILS OF WRITE-INS**

08.301. Contractual rider fee income.....	24,546,309			24,546,309								
08.302. Reinsurance experience refund.....	5,592,809		5,592,809									
08.303. Interest on company-owned life insurance.....	4,147,837			3,942,817				205,020				
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	33,245	0	0	33,245	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	34,320,201	0	5,592,809	28,522,372	0	0	0	205,020	0	0	0	0
2701. ....	0											
2702. ....	0											
2703. ....	0											
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0	0	0	0	0	0

(a) Includes the following amounts for FEGLI/SGLI: Line 1.....0 Line 10.....0 Line 16.....0 Line 23.....0 Line 24.....0.

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
<b>Involving Life or Disability Contingencies (Reserves)</b>								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year.....	14,123,605,167		173,910,856	12,949,275,760	1,146,927		2,081,554	997,190,070
2. Tabular net premiums or considerations.....	3,812,258,321		29,273,745	3,762,585,225			10,730	20,388,622
3. Present value of disability claims incurred.....	39,952		39,952		XXX			
4. Tabular interest.....	502,092,358		7,755,268	458,312,508	53,421		90,533	35,880,628
5. Tabular less actual reserve released.....	2,617,978		51,790	2,402,490	12,130		(113)	151,681
6. Increase in reserve on account of change in valuation basis.....	0							
7. Other increases (net).....	14,142,156		29,789	13,187,945	(77,153)			1,001,575
8. Totals (Lines 1 to 7).....	18,454,755,932	0	211,061,399	17,185,763,928	1,135,325	0	2,182,704	1,054,612,576
9. Tabular cost.....	29,642,430		29,584,601		XXX		57,829	
10. Reserves released by death.....	2,523,186		2,360,315	XXX	XXX		162,871	XXX
11. Reserves released by other terminations (net).....	1,302,993,023		2,783,690	1,233,388,412			1,932	66,818,988
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	63,223,893		25,937	61,680,767	107,728			1,409,461
13. Net transfers to or (from) Separate Accounts.....	0							
14. Total deductions (Lines 9 to 13).....	1,398,382,532	0	34,754,543	1,295,069,179	107,728	0	222,632	68,228,449
15. Reserve December 31, current year.....	17,056,373,400	0	176,306,856	15,890,694,749	1,027,597	0	1,960,072	986,384,126

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....895,295	.....1,058,961
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....824,161,351	.....848,975,270
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....294,602	.....348,071
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....20,026,459	.....21,735,431
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....31,805,748	.....32,012,857
4. Real estate.....	(d).....30,667,188	.....30,667,188
5. Contract loans.....	.....8,320,101	.....9,078,728
6. Cash, cash equivalents and short-term investments.....	(e).....457,241	.....593,497
7. Derivative instruments.....	(f).....97,947,546	.....113,151,393
8. Other invested assets.....	.....6,853,333	.....6,830,268
9. Aggregate write-ins for investment income.....	.....1,784,861	.....1,788,164
10. Total gross investment income.....	.....1,023,213,725	.....1,066,239,828
11. Investment expenses.....		(g).....30,575,271
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....934,157
13. Interest expense.....		(h).....
14. Depreciation on real estate and other invested assets.....		(i).....3,463,348
15. Aggregate write-ins for deductions from investment income.....		.....1,785,628
16. Total deductions (Lines 11 through 15).....		.....36,758,404
17. Net investment income (Line 10 minus Line 16).....		.....1,029,481,424

**DETAILS OF WRITE-INS**

0901. Miscellaneous Income.....	.....1,691,606	.....1,691,606
0902. Interest on Agent Balance.....	.....93,255	.....96,558
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....1,784,861	.....1,788,164
1501. Ceded Investment Income.....		.....1,785,628
1502. ....		.....
1503. ....		.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....		.....0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....		.....1,785,628

- (a) Includes \$.....99,983,471 accrual of discount less \$.....30,227,684 amortization of premium and less \$.....14,973,144 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....19,547 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....207,109 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....40,382 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....117,672,915 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....3,463,348 depreciation on real estate and \$.....0 depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....	.....	.....	.....0	.....	.....
1.1 Bonds exempt from U.S. tax.....	.....	.....	.....0	.....	.....
1.2 Other bonds (unaffiliated).....	.....27,810,581	.....(3,652,698)	.....24,157,883	.....(1,002,033)	.....
1.3 Bonds of affiliates.....	.....	.....	.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....	.....	.....	.....0	.....	.....
2.11 Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2 Common stocks (unaffiliated).....	.....43,098,156	.....(354,128)	.....42,744,028	.....25,750,553	.....
2.21 Common stocks of affiliates.....	.....32,056	.....	.....32,056	.....25,238,264	.....
3. Mortgage loans.....	.....	.....	.....0	.....	.....
4. Real estate.....	.....4,024,853	.....	.....4,024,853	.....	.....
5. Contract loans.....	.....	.....	.....0	.....	.....
6. Cash, cash equivalents and short-term investments.....	.....	.....	.....0	.....	.....
7. Derivative instruments.....	.....(4,526)	.....	.....(4,526)	.....86,087,053	.....
8. Other invested assets.....	.....149,040	.....(2,350,956)	.....(2,201,916)	.....(7,997,143)	.....
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....75,110,160	.....(6,357,782)	.....68,752,378	.....128,076,693	.....0

**DETAILS OF WRITE-INS**

0901. ....	.....	.....	.....0	.....	.....
0902. ....	.....	.....	.....0	.....	.....
0903. ....	.....	.....	.....0	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0	.....0	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....0	.....0	.....0	.....0	.....0

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

	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health			11 Aggregate of All Other Lines of Business
			4 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other	
<b>FIRST YEAR (other than single)</b>											
1. Uncollected.....	0										
2. Deferred and accrued.....	0										
3. Deferred, accrued and uncollected:											
3.1 Direct.....	0										
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net (Line 1 + Line 2).....	0	0	0	0	0	0	0	0	0	0	0
4. Advance.....	0										
5. Line 3.4 - Line 4.....	0	0	0	0	0	0	0	0	0	0	0
6. Collected during year:											
6.1 Direct.....	113,423		128,477			(18,425)				3,371	
6.2 Reinsurance assumed.....	0										
6.3 Reinsurance ceded.....	(11,135)		2,076			(16,582)				3,371	
6.4 Net.....	124,558	0	126,400	0	0	(1,842)	0	0	0	0	0
7. Line 5 + Line 6.4.....	124,558	0	126,400	0	0	(1,842)	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance).....	(25,400)		(25,400)								
9. First year premiums and considerations:											
9.1 Direct.....	138,823		153,877			(18,425)				3,371	
9.2 Reinsurance assumed.....	0										
9.3 Reinsurance ceded.....	(11,135)		2,076			(16,582)				3,371	
9.4 Net (Line 7 - Line 8).....	149,957	0	151,800	0	0	(1,842)	0	0	0	0	0
<b>SINGLE</b>											
10. Single premiums and considerations:											
10.1 Direct.....	3,747,082,060			3,745,486,863			1,595,196				
10.2 Reinsurance assumed.....	211,770			211,770							
10.3 Reinsurance ceded.....	40,776			40,776							
10.4 Net.....	3,747,253,054	0	0	3,745,657,857	0	0	1,595,196	0	0	0	0
<b>RENEWAL</b>											
11. Uncollected.....	481,561		481,561								
12. Deferred and accrued.....	12,555,689		12,555,689								
13. Deferred, accrued and uncollected:											
13.1 Direct.....	13,062,666		13,037,250					(431)		25,847	
13.2 Reinsurance assumed.....	0										
13.3 Reinsurance ceded.....	25,416							(431)		25,847	
13.4 Net (Line 11 + Line 12).....	13,037,250	0	13,037,250	0	0	0	0	0	0	0	0
14. Advance.....	269,875		269,875								
15. Line 13.4 - Line 14.....	12,767,376	0	12,767,376	0	0	0	0	0	0	0	0
16. Collected during year:											
16.1 Direct.....	95,576,517		51,661,227	14,858,442		(5,430)	18,794,981	78,092		10,189,204	
16.2 Reinsurance assumed.....	8,003,979		7,628,709	375,270							
16.3 Reinsurance ceded.....	50,114,655		36,794,181	1,946		(4,887)	1,239	78,092		13,244,084	
16.4 Net.....	53,465,841	0	22,495,756	15,231,766	0	(543)	18,793,742	0	0	(3,054,880)	0
17. Line 15 + Line 16.4.....	66,233,216	0	35,263,131	15,231,766	0	(543)	18,793,742	0	0	(3,054,880)	0
18. Prior year (uncollected + deferred and accrued - advance).....	11,986,472		15,041,353							(3,054,880)	
19. Renewal premiums and considerations:											
19.1 Direct.....	93,327,774		49,387,251	14,858,442		(5,430)	18,794,981	77,661		10,214,869	
19.2 Reinsurance assumed.....	8,003,979		7,628,709	375,270							
19.3 Reinsurance ceded.....	47,085,009		36,794,181	1,946		(4,887)	1,239	77,661		10,214,869	
19.4 Net (Line 17 - Line 18).....	54,246,744	0	20,221,779	15,231,766	0	(543)	18,793,742	0	0	0	0
<b>TOTAL</b>											
20. Total premiums and annuity considerations:											
20.1 Direct.....	3,840,548,656	0	49,541,128	3,760,345,305	0	(23,855)	20,390,178	77,661	0	10,218,240	0
20.2 Reinsurance assumed.....	8,215,748	0	7,628,709	587,039	0	0	0	0	0	0	0
20.3 Reinsurance ceded.....	47,114,649	0	36,796,257	42,722	0	(21,469)	1,239	77,661	0	10,218,240	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	3,801,649,755	0	20,373,579	3,760,889,623	0	(2,385)	20,388,939	0	0	0	0

**EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND  
EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (direct business only)**

	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Group	9 Accident and Health		11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities		9 Credit (Group & Individual)	10 Other	
<b>DIVIDENDS AND COUPONS APPLIED (included in Part 1)</b>											
21. To pay renewal premiums.....	0										
22. All other.....	0										
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>											
23. First year (other than single):											
23.1 Reinsurance ceded.....	2,307		42							2,265	
23.2 Reinsurance assumed.....	0										
23.3 Net ceded less assumed.....	2,307	0	42	0	0	0	0	0	0	2,265	0
24. Single:											
24.1 Reinsurance ceded.....	0										
24.2 Reinsurance assumed.....	81,439			81,439							
24.3 Net ceded less assumed.....	(81,439)	0	0	(81,439)	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded.....	8,063,109		6,764,814	6,117						1,292,179	
25.2 Reinsurance assumed.....	(2,301,361)		210,458	(2,511,819)							
25.3 Net ceded less assumed.....	10,364,471	0	6,554,356	2,517,936	0	0	0	0	0	1,292,179	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6).....	8,065,416	0	6,764,856	6,117	0	0	0	0	0	1,294,444	0
26.2 Reinsurance assumed (Page 6, Line 22).....	(2,219,922)	0	210,458	(2,430,381)	0	0	0	0	0	0	0
26.3 Net ceded less assumed.....	10,285,339	0	6,554,398	2,436,497	0	0	0	0	0	1,294,444	0
<b>COMMISSIONS INCURRED (direct business only)</b>											
27. First year (other than single).....	12,723		10,458							2,265	
28. Single.....	213,670,420			213,568,470			101,951				
29. Renewal.....	4,050,192		1,031,015	1,064,575			662,423			1,292,179	
30. Deposit-type contract funds.....	313,662			313,662							
31. Totals (to agree with Page 6, Line 21).....	218,046,997	0	1,041,473	214,946,706	0	0	764,374	0	0	1,294,444	0

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Total
	1 Life	Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
1. Rent.....	3,546,401					3,546,401
2. Salaries and wages.....	25,837,050					25,837,050
3.11 Contributions for benefit plans for employees.....	4,161,405					4,161,405
3.12 Contributions for benefit plans for agents.....						0
3.21 Payments to employees under non-funded benefit plans.....						0
3.22 Payments to agents under non-funded benefit plans.....						0
3.31 Other employee welfare.....	1,118,135					1,118,135
3.32 Other agent welfare.....	141,684					141,684
4.1 Legal fees and expenses.....	575,122					575,122
4.2 Medical examination fees.....	8,114					8,114
4.3 Inspection report fees.....	283,019					283,019
4.4 Fees of public accountants and consulting actuaries.....	1,625,195					1,625,195
4.5 Expense of investigation and settlement of policy claims.....	24,760					24,760
5.1 Traveling expenses.....	915,581					915,581
5.2 Advertising.....	349,023					349,023
5.3 Postage, express, telegraph and telephone.....	1,364,421					1,364,421
5.4 Printing and stationery.....	863,915					863,915
5.5 Cost or depreciation of furniture and equipment.....	3,894					3,894
5.6 Rental of equipment.....	1,196					1,196
5.7 Cost or depreciation of EDP equipment and software.....	386,044					386,044
6.1 Books and periodicals.....	117,938					117,938
6.2 Bureau and association fees.....	845,875					845,875
6.3 Insurance, except on real estate.....	(287,331)					(287,331)
6.4 Miscellaneous losses.....	(129,822)					(129,822)
6.5 Collection and bank service charges.....	828,211					828,211
6.6 Sundry general expenses.....	837,791					837,791
6.7 Group service and administration fees.....	3,517,817					3,517,817
6.8 Reimbursements by uninsured plans.....						0
7.1 Agency expense allowance.....	238,084					238,084
7.2 Agents' balances charged off (less \$.....0 recovered).....	13,548					13,548
7.3 Agency conferences other than local meetings.....	886,104					886,104
9.1 Real estate expenses.....				23,631,503		23,631,503
9.2 Investment expenses not included elsewhere.....				6,943,768		6,943,768
9.3 Aggregate write-ins for expenses.....	6,525,409	0	0	0	0	6,525,409
10. General expenses Incurred.....	54,598,583	0	0	0	30,575,271	(a) 85,173,854
11. General expenses unpaid December 31, prior year.....	15,991,695		42,500			16,034,195
12. General expenses unpaid December 31, current year.....	19,293,879					19,293,879
13. Amounts receivable relating to uninsured plans, prior year.....						0
14. Amounts receivable relating to uninsured plans, current year.....						0
15. General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14).....	51,296,399	0	42,500	0	30,575,271	81,914,170

**DETAILS OF WRITE-INS**

09.301. PC & EDP.....	3,440,733					3,440,733
09.302. Consulting.....	3,084,676					3,084,676
09.303.....						0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	6,525,409	0	0	0	0	6,525,409

(a) Includes management fees of \$.....3,171,503 to affiliates and \$.....0 to non-affiliates.

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

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes.....				934,157	934,157
2. State insurance department licenses and fees.....	6,413,642				6,413,642
3. State taxes on premiums.....	1,390,940				1,390,940
4. Other state taxes, including \$.....0 for employee benefits.....	1,836,802				1,836,802
5. U.S. Social Security taxes.....	1,763,607				1,763,607
6. All other taxes.....	33,820				33,820
7. Taxes, licenses and fees incurred.....	11,438,811	0	0	934,157	12,372,968
8. Taxes, licenses and fees unpaid December 31, prior year.....	5,602,734	284,576			5,887,310
9. Taxes, licenses and fees unpaid December 31, current year.....	6,983,898				6,983,898
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	10,057,647	284,576	0	934,157	11,276,380

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums.....		
2. Applied to shorten the endowment or premium-paying period.....		
3. Applied to provide paid-up additions.....		
4. Applied to provide paid-up annuities.....		
5. Total Lines 1 through 4.....	0	0
6. Paid-in cash.....		
7. Left on deposit.....	38,085	
8. Aggregate write-ins for dividend or refund options.....	0	0
9. Total Lines 5 through 8.....	38,085	0
10. Amount due and unpaid.....		
11. Provision for dividends or refunds payable in the following calendar year.....		
12. Terminal dividends.....		
13. Provision for deferred dividend contracts.....		
14. Amount provisionally held for deferred dividend contracts not included in Line 13.....		
15. Total Lines 10 through 14.....	0	0
16. Total from prior year.....		
17. Total dividends or refunds (Lines 9 + 15 - 16).....	38,085	0

**DETAILS OF WRITE-INS**

0801.....		
0802.....		
0803.....		
0898. Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899. Totals (Line 0801 thru 0803 plus 0898) (Line 8 above).....	0	0

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
<b>Life Insurance:</b>					
0100001. AM(5) 3.00% 1948-1952.....	21,667		21,667		
0100002. 41 CET - NL 3.00% 1952-1962.....	30,992		30,992		
0100003. 41 CSO - NL 2.50% 1952-1962.....	17,552		17,552		
0100004. 41 CSO - CRVM 2.50% 1952-1962.....	778		778		
0100005. 41 CSO - CRVM 2.75% 1952-1962.....	67,473		67,473		
0100006. 41 CSO - NL 3.00% 1952-1962.....	3,491,668		3,491,668		
0100007. 41 CSO - CRVM 3.00% 1952-1962.....	485,431		485,431		
0100008. 58 CSO - NL 2.00% 1963-1974.....	56,654		56,654		
0100009. 58 CSO - NL 2.50% 1961-1984.....	347,145		347,145		
0100010. 58 CSO - CRVM 2.50% 1963-1974.....	29,683		29,683		
0100011. 58 CSO - CRVM 2.75% 1963-1974.....	61,298		61,298		
0100012. 58 CSO - NL 3.00% 1961-1988.....	5,528,403		5,528,403		
0100013. 58 CSO - CRVM 3.00% 1961-1988.....	39,539,953		39,539,953		
0100014. 58 CET - NL 2.50% 1963-1983.....	208,194		208,194		
0100015. 58 CET - NL 3.00% 1962-2000.....	1,021,553		1,021,553		
0100016. 58 CSO - CRVM 3.50% 1963-1981.....	10,899,071		10,899,071		
0100017. 58 CSO - NL 3.50% 1963-1988.....	772,543		772,543		
0100018. 58 CET - NL 3.50% 1963-1988.....	1,534,824		1,534,824		
0100019. 58 CSO - CRVM to NL 3.50% to 3.00% 1969-1981.....	16,410		16,410		
0100020. 58 CSO - CRVM to NL 3.50% 1969-1988.....	2,037,170		2,037,170		
0100021. 58 CSO - NL 4.00% 1974-1988.....	111,270		111,270		
0100022. 58 CSO - NL 3.25% 1978-1988.....	155,265		1,009		154,256
0100023. 58 CSO - CRVM 4.00% 1975-1988.....	7,661,221		7,661,221		
0100024. 58 CET - NL 4.00% 1980-1988.....	9,206		9,206		
0100025. 58 CET - NL 4.50% 1980-1982.....	103,194		103,194		
0100026. 58 CSO - NL 4.50% 1980-1988.....	1,301,116		1,301,116		
0100027. 58 CSO - CRVM 4.50% 1980-1996.....	23,915,052		23,915,052		
0100028. 58 CSO - CRVM 4.50% to 3.50% 1980-1982.....	3,728,683		3,728,683		
0100029. 58 CSO - CRVM 5.00% 1983-1985.....	18,556		18,556		
0100030. 80 CSO - CRVM 5.00% 1987-1994.....	3,972,887		3,972,887		
0100031. 80 CSO - CRVM 5.25% 1988-1992.....	11,155,830		11,155,830		
0100032. 80 CSO - CRVM 5.50% 1988-1992.....	7,475,593		7,475,593		
0100033. 80 CSO - CRVM 6.00% 1983-1986.....	2,242,908		2,242,908		
0100034. 80 CSO - NL 6.00% 1983-1994.....	892,326		892,326		
0100035. 80 CSO - CRVM 3.00% 1989-1990.....	10,321		10,321		
0100036. 80 CSO - CRVM 3.50% 1983-1995.....	252,054		252,054		
0100037. 80 CSO - NL 4.50% 1989-90, 1995-98.....	317,743		317,743		
0100038. 80 CSO - NL 5.00% 1993-1994.....	487,061		487,061		
0100039. 80 CSO - NL 5.50% 1988-1989.....	302,680		302,680		
0100040. 80 CET - NL 5.00% 1993-1994.....	83,437		83,437		
0100041. 80 CET - NL 3.50% 1983-1985.....	5,973		5,973		
0100042. 80 CET - NL 5.50% 1988-1992.....	90,995		90,995		
0100043. 80 CET - NL 6.00% 1983-1986.....	6,028		6,028		
0100044. 80 CET - NL 4.50% 1987-2006.....	107,745		107,745		
0100045. EXTENDED DEATH BENEFIT - GROUP.....	62,791				62,791
0100046. IBNR - EXTENDED DEATH BENEFITS.....	5,000				5,000
0100047. 80 CSO - NL 4.00% 1998-2004.....	96,555		96,555		
0100048. 80 CSO - CRVM 4.00% 1983-2008.....	93,287,744		93,287,744		
0100049. 80 CSO - CRVM 4.50% 1989-2005.....	317,067,943		317,067,943		
0100050. 01 CSO - CRVM 4.00% 2009-2013.....	2,176,680		2,176,680		
0100051. Annuity 2000 - NL 5.00% 2004.....	2,157,273		2,157,273		
0100052. Annuity 2000 - NL 5.50% 2003.....	8,906,430		8,906,430		
0100053. Annuity 2000 - NL 6.00% 2002.....	22,628,769		22,628,769		
0100054. 80 CSO - CRVM 4.50% 1996-2000.....	10,398,278		4,970,098		5,428,180
0100055. 80 CSO - NL 4.50% 1996-2000.....	24,204,405		12,392,051		11,812,354
0100056. 01 CSO - NL 4.00% 2006-2012.....	3,391,825		3,391,825		
0100057. 01 CSO - CRVM 4.50% 2006-2010.....	62,093		62,093		
0100058. 01 CSO - NL 4.50% 2006-2009.....	2,754		2,754		
0199997. Totals (Gross).....	615,024,146	0	597,561,565	0	17,462,581
0199998. Reinsurance ceded.....	445,657,487		430,141,006		15,516,481
0199999. Totals (Net).....	169,366,659	0	167,420,559	0	1,946,100

**Annuities (excluding supplementary contracts with life contingencies):**

0200001. 71 IAM 6.00% 1975-1982 (Imm).....	322,115	XXX	322,115	XXX	
0200002. 71 IAM 11.25% 1983-1984 (Imm).....	6,726,612	XXX	486,138	XXX	6,240,474
0200003. 71 IAM 11.00% 1985 (Imm).....	9,815,375	XXX	297,398	XXX	9,517,977
0200004. 83 IAM 9.25% 1986 (Imm).....	1,186,864	XXX	1,186,864	XXX	
0200005. 83 IAM 8.00% 1987 (Imm).....	1,358,065	XXX	1,358,065	XXX	
0200006. 83 IAM 8.75% 1988-1989 (Imm).....	3,604,211	XXX	3,604,211	XXX	
0200007. 83 IAM 8.25% 1990-1991 (Imm).....	4,890,516	XXX	4,890,516	XXX	
0200008. 83 IAM 7.75% 1992 (Imm).....	3,683,369	XXX	3,683,369	XXX	
0200009. 83 IAM 7.00% 1993 (Imm).....	3,563,365	XXX	3,563,365	XXX	
0200010. 83 IAM 6.50% 1994 (Imm).....	4,239,745	XXX	4,239,745	XXX	

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5 Credit (Group and Individual)	6
Valuation Standard	Total	Industrial	Ordinary		Group
0200011. 83 IAM 7.25% 1995 (Imm).....	3,965,727	XXX	3,965,727	XXX	
0200012. 83 IAM 6.75% 1996-1997 (Imm).....	12,096,852	XXX	12,096,852	XXX	
0200013. 83 IAM 6.25% 1998-1999 (Imm).....	6,810,222	XXX	6,810,222	XXX	
0200014. Annuity 2000 6.25% 1999 (Imm).....	6,181,660	XXX	6,181,660	XXX	
0200015. Annuity 2000 7.00% 2000 (Imm).....	4,858,317	XXX	4,858,317	XXX	
0200016. Annuity 2000 6.75% 2001 (Imm).....	5,825,894	XXX	5,825,894	XXX	
0200017. Annuity 2000 6.50% 2002 (Imm).....	8,825,819	XXX	8,825,819	XXX	
0200018. Annuity 2000 6.00% 2003 (Imm).....	4,752,683	XXX	4,752,683	XXX	
0200019. Annuity 2000 5.50% 2004 (Imm).....	5,562,787	XXX	5,562,787	XXX	
0200020. Annuity 2000 5.25% 2005 (Imm).....	10,652,789	XXX	10,652,789	XXX	
0200021. Annuity 2000 5.25% 2006 (Imm).....	11,637,230	XXX	11,637,230	XXX	
0200022. Annuity 2000 5.50% 2004-2009 (Imm).....	19,132,529	XXX	19,132,529	XXX	
0200023. Annuity 2000 5.25% 2009 (Imm).....	6,847,277	XXX	6,847,277	XXX	
0200024. Annuity 2000 5.25% 2010 (Imm).....	8,248,227	XXX	8,248,227	XXX	
0200025. Annuity 2000 5.00% 2011 (Imm).....	7,390,346	XXX	7,390,346	XXX	
0200026. Annuity 2000 4.25% 2012 (Imm).....	12,789,118	XXX	12,789,118	XXX	
0200027. Annuity 2000 4.00% 2013 (Imm).....	9,553,950	XXX	9,553,950	XXX	
0200028. 71 IAM 4.00% 1971-1978 (Def).....	50,205,681	XXX	50,205,681	XXX	
0200029. 71 IAM 4.50% 1979-1982 (Def).....	282,405,483	XXX	278,568,492	XXX	3,836,991
0200030. 71 IAM 8.75% 1983 (Def).....	73,496,550	XXX	72,649,586	XXX	846,964
0200031. 71 IAM 8.50% 1984-1985 (Def).....	226,073,950	XXX	223,973,141	XXX	2,100,809
0200032. 83 IAM 7.25% 1986 (Def).....	176,369,376	XXX	174,910,196	XXX	1,459,180
0200033. 83 IAM 6.50% 1987 (Def).....	168,030,100	XXX	154,809,026	XXX	13,221,074
0200034. 83 IAM 7.00% 1988-1989 (Def).....	382,056,793	XXX	376,639,615	XXX	5,417,178
0200035. 83 IAM 6.50% 1990 (Def).....	253,553,776	XXX	237,754,613	XXX	15,799,163
0200036. 83 IAM 6.75% 1991 (Def).....	213,770,400	XXX	193,105,931	XXX	20,664,469
0200037. 83 IAM 6.25% 1992 (Def).....	155,518,263	XXX	124,807,733	XXX	30,710,530
0200038. 83 IAM 5.75% 1993 (Def).....	159,387,439	XXX	90,151,478	XXX	69,235,961
0200039. 83 IAM 5.50% 1994 (Def).....	146,397,450	XXX	79,138,753	XXX	67,258,697
0200040. 83 IAM 6.00% 1995 (Def).....	160,686,655	XXX	75,098,422	XXX	85,588,233
0200041. 83 IAM 5.50% 1996-1997 (Def).....	310,129,042	XXX	136,816,278	XXX	173,312,764
0200042. 83 IAM 5.25% 1998 (Def).....	122,754,912	XXX	59,148,378	XXX	63,606,534
0200043. Deferred 3.50% 1989-1998 (Def).....	47,509	XXX	47,509	XXX	
0200044. Deferred 4.50% 1989-1998 (Def).....	2,882,777	XXX	2,882,777	XXX	
0200045. Deferred 5.50% 1989-1998 (Def).....	1,162,747	XXX	1,162,747	XXX	
0200046. Annuity 2000, 1994 GAR 5.25% 1999 (Def).....	122,961,215	XXX	63,399,350	XXX	59,561,865
0200047. Annuity 2000, 1994 GAR 5.75% 2000 (Def).....	127,472,787	XXX	68,111,945	XXX	59,360,842
0200048. Annuity 2000, 1994 GAR 5.50% 2001-2002 (Def).....	457,601,039	XXX	299,562,249	XXX	158,038,790
0200049. Annuity 2000, 1994 GAR 5.00% 2003 (Def).....	202,860,182	XXX	141,303,595	XXX	61,556,587
0200050. Annuity 2000, 1994 GAR 4.75% 2004 (Def).....	168,669,488	XXX	141,376,932	XXX	27,292,556
0200051. Annuity 2000, 1994 GAR 4.50% 2005-2006 (Def).....	634,642,373	XXX	596,326,959	XXX	38,315,414
0200052. Annuity 2000, 1994 GAR 4.75% 2007-2008 (Def).....	1,464,356,790	XXX	1,453,294,840	XXX	11,061,950
0200053. Annuity 2000, 1994 GAR 5.00% 2009 (Def).....	698,309,610	XXX	696,357,080	XXX	1,952,530
0200054. Annuity 2000, 1994 GAR 4.50% 2010 (Def).....	1,558,944,502	XXX	1,557,929,683	XXX	1,014,819
0200055. Annuity 2000, 1994 GAR 4.25% 2011 (Def).....	2,421,454,625	XXX	2,420,734,674	XXX	719,951
0200056. Annuity 2000, 1994 GAR 3.75% 2012-2013 (Def).....	5,956,792,952	XXX	5,955,701,062	XXX	1,091,890
0299997. Totals (Gross).....	16,883,516,130	XXX	15,894,731,938	XXX	988,784,192
0299998. Reinsurance ceded.....	6,437,252	XXX	4,037,187	XXX	2,400,065
0299999. Totals (Net).....	16,877,078,878	XXX	15,890,694,751	XXX	986,384,127

**Supplementary Contracts with Life Contingencies:**

0300001. 71 IAM 6.00% 1971-1973 .....	370		370		
0300002. 71 IAM 11.25% 1983-1984 .....	7,707		7,707		
0300003. 71 IAM 11.00% 1985 .....	5,500		5,500		
0300004. 71 IAM 7.50% .....	2,099		2,099		
0300005. 83 IAM 9.25% 1986 .....	13,965		13,965		
0300006. 83 IAM 8.00% 1987 .....	31,736		31,736		
0300007. 83 IAM 5.25% 2005 .....	76,089		76,089		
0300008. 83 IAM 5.50% 1986-2008 .....	28,285		28,285		
0300009. 83 IAM 6.00% 1989-2009 .....	63,021		63,021		
0300010. 83 IAM 6.25% 1989-2008 .....	61,012		61,012		
0300011. 83 IAM 6.50% 1989-2008 .....	50,126		50,126		
0300012. 83 IAM 6.75% 1989-2008 .....	126,413		126,413		
0300013. 83 IAM 7.00% 1993 .....	48,510		48,510		
0300014. 83 IAM 7.25% 1995 .....	76,889		76,889		
0300015. 83 IAM 7.75% 1992 .....	47,966		47,966		
0300016. 83 IAM 8.00% 1987 .....	6,192		6,192		
0300017. 83 IAM 8.25% 1990-1991 .....	24,132		24,132		
0300018. 83 IAM 8.50% 1986-2008 .....	12,152		12,152		
0300019. 83 IAM 8.75% 1988-1989 .....	55,247		55,247		
0300020. Annuity 2000 7.00% 2000 .....	12,501		12,501		
0300021. Annuity 2000 5.25% 2006 .....	192,983		192,983		
0300022. Annuity 2000 4.25% 2012 .....	84,700		84,700		
0399997. Totals (Gross).....	1,027,595	0	1,027,595	0	0

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0399999. Totals (Net).....	1,027,595	0	1,027,595	0	0
<b>Accidental Death Benefits:</b>					
0400001. 59 ADB WITH 58 CSO 3.00% .....	48,328		48,328		
0400002. RESERVE FOR ADDITIONAL ADB.....	151		151		
0400003. 59 ADB WITH 80 CSO 4.00% .....	73,253		73,253		
0499997. Totals (Gross).....	121,732	0	121,732	0	0
0499998. Reinsurance ceded.....	30,582		30,582		
0499999. Totals (Net).....	91,150	0	91,150	0	0
<b>Disability - Active Lives:</b>					
0500001. 52 INTERCO DISA, PER 2 BEN 4 & 5 W/ 58 CSO 3.00% .....	62,529		62,529		
0500002. 52 INTERCO DISA, PER 2 BEN 4 & 5 W/ 80 CSO 4.00% .....	49,764		49,764		
0500003. UNEARNED PREMIUM PAYOR .....	2,100		2,100		
0500004. 85 CIDA 4.50% .....	112,011		112,011		
0599997. Totals (Gross).....	226,404	0	226,404	0	0
0599998. Reinsurance ceded.....	164,035		164,035		
0599999. Totals (Net).....	62,369	0	62,369	0	0
<b>Disability - Disabled Lives:</b>					
0600001. 52 INTERCO DISA, PER 2 BEN 4 & 5 3.00% .....	3,387,605		3,387,605		
0600002. 1964 CDT 3.00% .....	18,385		18,385		
0600003. 85 CDT 4.50% .....	1,400		1,400		
0600004. INCURRED BUT NOT REPORTED.....	60,000		60,000		
0699997. Totals (Gross).....	3,467,390	0	3,467,390	0	0
0699998. Reinsurance ceded.....	2,239,851		2,239,851		
0699999. Totals (Net).....	1,227,539	0	1,227,539	0	0
<b>Miscellaneous Reserves:</b>					
0700001. EXCESS OF NET PREMIUMS OVER GROSS.....	7,824,187		7,824,187		
0700002. NON DEDUCTION OF DEF. FRAC. PREMIUMS.....	1,083,337		1,077,252		6,085
0700003. GUARANTEED INSURABILITY RIDERS.....	60,259		60,259		
0700004. SUBSTANDARD POLICIES.....	302,808		302,808		
0700005. UNEARNED PREMIUMS - GROUP.....	7,408				7,408
0700006. IMMEDIATE PAYMENT OF CLAIMS.....	2,538,666		2,538,188		478
0799997. Totals (Gross).....	11,816,665	0	11,802,694	0	13,971
0799998. Reinsurance ceded.....	4,297,455		4,297,455		
0799999. Totals (Net).....	7,519,210	0	7,505,239	0	13,971
9999999. Totals (Net) - Page 3, Line 1.....	17,056,373,400	0	16,068,029,202	0	988,344,198

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**EXHIBIT 5 - INTERROGATORIES**

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [ ] No [X]  
 1.2 If not, state which kind is issued  
     Non-participating
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [ ] No [X]  
 2.2 If not, state which kind is issued  
     Non-participating
3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes [X] No [ ]  
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state: Yes [ ] No [X]  
 4.1 Amount of insurance: \$.....  
 4.2 Amount of reserve: \$.....  
 4.3 Basis of reserve:  
  
 4.4 Basis of regular assessments:  
  
 4.5 Basis of special assessments:  
  
 4.6 Assessments collected during year: \$.....
5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts. None
6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [ ] No [X]  
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$.....  
  
 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$.....  
 Attach statement of methods employed in their valuation.
7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [ ] No [X]  
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements: \$.....  
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:  
  
 7.3 State the amount of reserves established for this business: \$.....  
 7.4 Identify where the reserves are reported in the blank.
8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year? Yes [ ] No [X]  
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements. \$.....  
 8.2 State the amount of reserves established for this business. \$.....  
 8.3 Identify where the reserves are reported in the blank.
9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [X] No [ ]  
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders. \$.....2,974,035,376  
 9.2 State the amount of reserves established for this business. \$.....2,902,205,099  
 9.3 Identify where the reserves are reported in the blank.  
     Exhibit 5, Annuities, Ordinary

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due To Change
	2 Changed From	3 Changed To	

**NONE**

**EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS**

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non- Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
<b>ACTIVE LIFE RESERVE</b>									
1. Unearned premium reserves.....	995,264	5,094				990,170			
2. Additional contract reserves (a).....	24,675,081	2,463,237				22,211,844			
3. Additional actuarial reserves - Asset/Liability analysis.....	.0								
4. Reserve for future contingent benefits.....	.0								
5. Reserve for rate credits.....	.0								
6. Aggregate write-ins for reserves.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. Totals (Gross).....	25,670,345	2,468,331	.0	.0	.0	23,202,014	.0	.0	.0
8. Reinsurance ceded.....	25,670,345	2,468,331				23,202,014			
9. Totals (Net).....	.0	.0	.0	.0	.0	.0	.0	.0	.0
<b>CLAIM RESERVE</b>									
10. Present value of amounts not yet due on claims.....	2,859,995	11,474				2,848,521			
11. Additional actuarial reserves - Asset/Liability analysis.....	.0								
12. Reserve for future contingent benefits.....	.0								
13. Aggregate write-ins for reserves.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
14. Totals (Gross).....	2,859,995	11,474	.0	.0	.0	2,848,521	.0	.0	.0
15. Reinsurance ceded.....	2,859,995	11,474				2,848,521			
16. Totals (Net).....	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. TOTALS (Net).....	.0	.0	.0	.0	.0	.0	.0	.0	.0
18. TABULAR FUND INTEREST.....	11,747					11,747			

**DETAILS OF WRITE-INS**

0601.....									
0602.....									
0603.....									
0698. Summary of remaining write-ins for Line 6 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0
1301.....									
1302.....									
1303.....									
1398. Summary of remaining write-ins for Line 13 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 thru 1303 + 1398) (Line 13 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0

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

**EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS**

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance.....	659,774,133		388,768,118			271,006,015
2. Deposits received during the year.....	14,208,837		14,208,837			
3. Investment earnings credited to the account.....	19,880,243		18,777,557			1,102,686
4. Other net change in reserves.....	293,635,491		92,916,055			200,719,436
5. Fees and other charges assessed.....	5,180,601		5,180,601			
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	140,384,671		129,518,840			10,865,831
8. Other net transfers to or (from) Separate Accounts.....	0					
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	841,933,432	0	379,971,126	0	0	461,962,306
10. Reinsurance balance at the beginning of the year.....	13,451,255		3,938,812	692,719	5,824,216	2,995,506
11. Net change in reinsurance assumed.....	(786,429)		(566,871)	16,410	(181,041)	(54,926)
12. Net change in reinsurance ceded.....	(18,422)		(18,422)			
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	12,683,247	0	3,390,363	709,129	5,643,175	2,940,580
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13).....	854,616,680	0	383,361,490	709,129	5,643,175	464,902,886

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct.....	0										
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other:											
2.21 Direct.....	81,838,103		6,506,266	72,569,390			40,658	2,598,863			122,926
2.22 Reinsurance assumed.....	5,105,721		3,063,892	2,028,329			13,500				
2.23 Reinsurance ceded.....	5,251,571		5,061,598	7,903			35,692	23,452			122,926
2.24 Net.....	81,692,253	0	(b) 4,508,560	(b) 74,589,816	0	(b) 0	(b) 18,466	2,575,411	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct.....	4,948,145		4,103,123	200,012			17,433	35	604		626,938
3.2 Reinsurance assumed.....	792,255		778,066				14,189				
3.3 Reinsurance ceded.....	2,547,541		1,908,767	11			11,190	31	604		626,938
3.4 Net.....	3,192,859	0	(b) 2,972,422	(b) 200,001	0	(b) 0	(b) 20,432	4	(b) 0	(b) 0	(b) 0
4. Totals:											
4.1 Direct.....	86,786,248	0	10,609,389	72,769,402	0	0	58,091	2,598,898	604	0	749,864
4.2 Reinsurance assumed.....	5,897,976	0	3,841,958	2,028,329	0	0	27,689	0	0	0	0
4.3 Reinsurance ceded.....	7,799,112	0	6,970,365	7,914	0	0	46,882	23,483	604	0	749,864
4.4 Net.....	84,885,112	(a) 0	(a) 7,480,982	74,789,817	0	0	(a) 38,898	2,575,415	0	0	0

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(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$.....0 in Column 2, \$.....0 in Column 3 and \$.....0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....0, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....0, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements during the year:											
1.1 Direct.....	358,379,617		60,026,222	284,711,230			2,037,725	4,432,387	2,091		7,169,963
1.2 Reinsurance assumed.....	15,795,146		8,433,904	7,361,241							
1.3 Reinsurance ceded.....	53,977,061		41,934,070	312,325			1,817,404	255,061	2,091		9,656,110
1.4 Net..... (d)	320,197,701	0	26,526,056	291,760,147	0	0	220,320	4,177,326	0	0	(2,486,147)
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	86,786,248		10,609,389	72,769,402			58,091	2,598,898	604		749,864
2.2 Reinsurance assumed.....	5,897,976		3,841,958	2,028,329			27,689				
2.3 Reinsurance ceded.....	7,799,112		6,970,365	7,914			46,882	23,483	604		749,864
2.4 Net.....	84,885,112	0	7,480,982	74,789,817	0	0	38,898	2,575,415	0	0	0
3. Amounts recoverable from reinsurers December 31, current year.....	2,784,207		2,784,207								
4. Liability December 31, prior year:											
4.1 Direct.....	103,846,554		13,170,111	87,747,454			26,086	2,130,748	2,695		769,460
4.2 Reinsurance assumed.....	5,462,442		2,402,112	3,039,790			20,540				
4.3 Reinsurance ceded.....	9,945,907		9,146,289				18,077	9,386	2,695		769,460
4.4 Net.....	99,363,089	0	6,425,934	90,787,244	0	0	28,549	2,121,362	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year.....	5,053,823		2,567,675								2,486,147
6. Incurred benefits:											
6.1 Direct.....	341,319,311	0	57,465,500	269,733,178	0	0	2,069,730	4,900,537	(0)	0	7,150,367
6.2 Reinsurance assumed.....	16,230,680	0	9,873,750	6,349,780	0	0	7,149	0	0	0	0
6.3 Reinsurance ceded.....	49,560,651	0	39,974,678	320,239	0	0	1,846,209	269,158	(0)	0	7,150,367
6.4 Net.....	307,989,340	0	27,364,572	275,762,720	0	0	230,669	4,631,379	0	0	0

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

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....80,377 in Line 1.1, \$.....108,835 in Line 1.4, \$.....80,377 in Line 6.1 and \$.....108,835 in line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....9,503 in Line 1.1, \$.....(1,186) in Line 1.4, \$.....9,503 in Line 6.1 and \$.....(1,186) in line 6.4.

(d) Includes \$.....0 premiums waived under total and permanent disability benefits.

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**EXHIBIT OF NONADMITTED ASSETS**

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			.0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			.0
2.2 Common stocks.....	1,000	1,000	.0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			.0
3.2 Other than first liens.....			.0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			.0
4.2 Properties held for the production of income.....			.0
4.3 Properties held for sale.....			.0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			.0
6. Contract loans.....			.0
7. Derivatives (Schedule DB).....			.0
8. Other invested assets (Schedule BA).....			.0
9. Receivables for securities.....			.0
10. Securities lending reinvested collateral assets (Schedule DL).....			.0
11. Aggregate write-ins for invested assets.....	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	1,000	1,000	.0
13. Title plants (for Title insurers only).....			.0
14. Investment income due and accrued.....	385,007		(385,007)
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	11,069	14,774	3,704
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			.0
15.3 Accrued retrospective premiums.....			.0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			.0
16.2 Funds held by or deposited with reinsured companies.....			.0
16.3 Other amounts receivable under reinsurance contracts.....			.0
17. Amounts receivable relating to uninsured plans.....			.0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			.0
18.2 Net deferred tax asset.....	21,434,112	31,391,350	9,957,238
19. Guaranty funds receivable or on deposit.....			.0
20. Electronic data processing equipment and software.....			.0
21. Furniture and equipment, including health care delivery assets.....			.0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0
23. Receivables from parent, subsidiaries and affiliates.....			.0
24. Health care and other amounts receivable.....			.0
25. Aggregate write-ins for other than invested assets.....	5,850,198	4,683,175	(1,167,023)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	27,681,386	36,090,300	8,408,913
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0
28. TOTALS (Lines 26 and 27).....	27,681,386	36,090,300	8,408,913

**DETAILS OF WRITE-INS**

1101.....			.0
1102.....			.0
1103.....			.0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.0	.0	.0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	.0	.0	.0
2501. Inventory and prepaid assets on real estate holdings.....	3,788,021	3,884,657	96,636
2502. Accounts receivable.....	2,062,177	798,519	(1,263,658)
2503.....			.0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	.0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	5,850,198	4,683,175	(1,167,023)

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**Notes to Financial Statements**

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Accounting Practices

The financial statements of the Great American Life Insurance Company (the "Company") are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' ("NAIC") *Accounting Practices and Procedures Manual* has been adopted as a component of prescribed or permitted practices by the State of Ohio. The Company has no prescribed or permitted practices that would result in differences between NAIC Statutory Accounting Principles ("NAIC SAP") and the State of Ohio basis, as shown below:

Net Income	State of Domicile	2013	2012
(1) State basis	Ohio	\$ 262,248,814	\$ 155,599,872
(2) State prescribed practices that increase/(decrease) NAIC SAP	Ohio	-	-
(3) State permitted practices that increase/(decrease) NAIC SAP	Ohio	-	-
(4) NAIC SAP		\$ 262,248,814	\$ 155,599,872
Surplus			
(5) Statutory surplus state basis	Ohio	\$ 1,511,800,352	\$ 1,274,746,112
(6) State prescribed practices that increase/(decrease) NAIC SAP	Ohio	-	-
(7) State permitted practices that increase/(decrease) NAIC SAP	Ohio	-	-
(8) NAIC SAP		\$ 1,511,800,352	\$ 1,274,746,112

B. Use of Estimates in Preparation of the Financial Statements

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

C. Accounting Policy

Life premiums are recognized as revenues over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at cost.
- (2) Bonds with a NAIC rating 1 through 5 are stated at amortized cost using the interest method; all others are stated at the lower of amortized cost or fair value.
- (3) Common stocks are stated at fair value, except investments in stocks of wholly-owned subsidiaries which are carried on the equity basis, in accordance with Statement of Statutory Accounting Principle ("SSAP") No. 97.
- (4) Redeemable preferred stocks rated RP1 through RP3 and perpetual preferred stocks rated P1 through P3 are stated at book value; all others are stated at the lower of book value or fair value.
- (5) Policy loans are stated at the aggregate unpaid balance. Mortgage loans and real estate are stated at the aggregate carrying value less accrued interest.
- (6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair value. For residential mortgage-backed securities ("RMBS"), commercial mortgage-backed securities ("CMBS") and loan-backed and structured securities ("LBASS"), the NAIC has retained third-party investment management firms to assist in the determination of the appropriate NAIC designations and Book Adjusted Carrying Values based not only on the probability of loss, but also the severity of loss. Those RMBS, CMBS and LBASS securities that are not modeled but receive a current year Acceptable Rating Organizations rating are subject to the Modified Filing Exempt process which determines the appropriate NAIC designations and Book Adjusted Carrying Values. Mortgage-backed securities are amortized over a period based on estimated future principal payments, including prepayments. Prepayment assumptions are reviewed periodically and adjusted to reflect actual prepayments and changes in expectations.
- (7) The Company carries several affiliated insurance companies and non-insurance companies at statutory and GAAP equity, respectively, in accordance with SSAP No. 97. The goodwill balances have been fully amortized.
- (8) The Company has minor ownership interests in joint ventures. The Company carries these interests based on the underlying audited GAAP equity.
- (9) Derivatives to hedge the Company's fixed indexed annuities are valued at fair value consistent with the hedged items. Derivatives to hedge the risk of a significant increase in interest rates on the Company's investment portfolio are valued at fair value. The change in the fair value is recorded as an unrealized gain or loss to surplus.
- (10) The Company has no premium deficiency reserves for 2013.
- (11) Liabilities for losses and loss/claim adjustment expenses for accident and health contracts are estimated by the Company's valuation actuary using statistical claim development models to develop best estimates of liabilities for medical expense business and using tabular reserves employing mortality/morbidity tables and discount rates specified by regulatory authorities for disability income business.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) The Company has no pharmaceutical rebate receivables.

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**Notes to Financial Statements**

2. ACCOUNTING CHANGES AND CORRECTION OF ERRORS

Effective January 1, 2012, the Company adopted Statement of Statutory Accounting Principle No. 101, Income Taxes, a Replacement of SSAP No. 10R and SSAP No. 10 ("SSAP 101"). SSAP 101 amends the deferred tax asset admittance test set forth in SSAP 10R, Income Taxes – A Temporary Replacement of SSAP 10, by limiting the admissibility thresholds based on current period risk-based capital levels and modifying disclosure requirements. The adoption of SSAP 101 did not impact the Company's financial statements.

3. BUSINESS COMBINATIONS AND GOODWILL

A. Statutory Purchase Method

(1), (2), (3) and (4)

The Company purchased 100% of Consolidated Financial Corporation ("CFC") in 2000. It is an insurance agency. Original cost was \$21,811,566 resulting in goodwill of \$21,673,469. Goodwill was fully amortized at 12/31/2011. The Company sold CFC on 6/30/2012, resulting in a pretax loss of \$752,980.

B. The Company was not involved in any statutory mergers.

C. The Company did not recognize any goodwill resulting from assumption reinsurance transactions.

D. The Company did not recognize an impairment loss on the transactions described above.

4. DISCONTINUED OPERATIONS

The Company has no discontinued operations.

5. INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The maximum and minimum lending rates for mortgage loans during 2013 were:

a. Commercial loans are 11.90% and 2.50%. Residential loans are 7.75% and 5.90%.

(2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was 80%.

(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total.	<u>2013</u>	<u>2012</u>
	-	-

(4) Age Analysis of Mortgage Loans:

a. Current Year

1. Recorded Investment (All)

	Residential			Commercial		Mezzanine	Total
	Farm	Insured	All Other	Insured	All Other		
a. Current	\$ -	\$ -	\$ 984,913	\$ -	\$ 629,220,485	\$ 33,402,389	\$ 663,607,787
b. 30-59 Days Past Due	-	-	-	-	-	-	-
c. 60-89 Days Past Due	-	-	-	-	-	-	-
d. 90-179 Days Past Due	-	-	-	-	728,590	-	728,590
e. 180+ Days Past Due	-	-	-	-	-	-	-

2. Accruing Interest 90-179 Days Past Due

a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ 728,590	\$ -	\$ 728,590
b. Interest Accrued	-	-	-	-	1,239	-	1,239

3. Accruing Interest 180+ Days Past Due

a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Interest Accrued	-	-	-	-	-	-	-

4. Interest Reduced

a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Number of Loans	-	-	-	-	-	-	-
c. Percent Reduced	0%	0%	0%	0%	0%	0%	0%

b. Prior Year

1. Recorded Investment (All)

a. Current	\$ -	\$ -	\$ 1,344,200	\$ -	\$ 471,180,075	\$ -	\$ 472,524,275
b. 30-59 Days Past Due	-	-	-	-	-	-	-
c. 60-89 Days Past Due	-	-	-	-	-	-	-
d. 90-179 Days Past Due	-	-	-	-	613,659	-	613,659
e. 180+ Days Past Due	-	-	-	-	-	-	-

2. Accruing Interest 90-179 Days Past Due

a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ 613,659	\$ -	\$ 613,659
b. Interest Accrued	-	-	-	-	962	-	962

3. Accruing Interest 180+ Days Past Due

a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Interest Accrued	-	-	-	-	-	-	-

4. Interest Reduced

a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Number of Loans	-	-	-	-	-	-	-
c. Percent Reduced	0%	0%	0%	0%	0%	0%	0%

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**Notes to Financial Statements**

- (5) The Company had no investment in impaired loans with or without allowance for credit losses during 2013 or 2012.  
(6) The Company had no investment in impaired loans during 2013 or 2012.  
(7) The Company had no allowance for credit losses during 2013 or 2012.  
(8) The Company recognizes interest income on its impaired loans upon receipt.

B. Debt Restructuring

	<u>2013</u>	<u>2012</u>
(1) The total recorded investment in restructured loans, as of year-end	\$ -	\$ 3,313,378
(2) The realized capital losses related to these loans	\$ -	\$ (13,429)
(3) Total contractual commitments to extend credit to debtors owing receivables whose terms have been modified in troubled debt restructurings	\$ -	\$ -
(4) The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loan continues to perform under its original or restructured contractual terms. Interest income on non-performing loans is generally recognized on a cash basis.		

C. The Company has no investment in reverse mortgages.

D. Loan-Backed Securities

- (1) The Company uses dealer-modeled prepayment assumptions for mortgage-backed and asset-backed securities at the date of purchase to determine the effective yields; significant changes in estimated cash flows from the original purchase assumptions are accounted for on a prospective basis.  
(2) The Company has no aggregate loan-backed securities with an other-than-temporary impairment ("OTTI") in which the Company has the intent to sell or the inability or lack of intent to retain the investment in the security for a period of time to recover the amortized cost basis.  
(3) The following table shows each loan-backed security with an OTTI recognized during 2013:

<u>CUSIP</u>	<u>Amortized Cost Before OTTI</u>	<u>Present Value of Projected Cash Flows</u>	<u>OTTI Charge Recognized in Income Statement</u>	<u>Amortized Cost After OTTI</u>	<u>Fair Value at Time of OTTI</u>	<u>Date Reported</u>
61759XAC6	\$ 6,986,210	\$ 6,860,544	\$ 125,666	\$ 6,860,544	\$ 6,594,393	9/30/2013
07386RAA7	3,906,654	3,786,797	114,396	3,792,258	3,792,258	12/31/2013
75114RAD7	16,803,540	16,719,155	84,385	16,719,155	16,675,239	12/31/2013
47232DBB7	421,686	348,209	73,477	348,209	866,229	12/31/2013
Total			<u>\$ 397,924</u>			

(4) The following table shows all loan-backed securities with an unrealized loss:

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ 36,288,561
2. 12 Months or Longer	12,325,327

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$ 1,489,452,016
2. 12 Months or Longer	180,359,649

(5) Based on cash flow projections received from independent sources (which reflect loan to collateral values, subordination, vintage and geographic concentration), implied cash flows inherent in security ratings and analysis of historical payment data, management believes that the Company will recover its cost basis in all securities with unrealized losses at December 31, 2013. The Company has the intent to hold securities in an unrealized loss position until they recover in value or mature.

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**Notes to Financial Statements**

E. Repurchase Agreements and/or Securities Lending Transactions

- (1) For repurchase agreements and securities lending transactions, the Company requires collateral having a fair value as of the transaction date at least equal to 102 percent of the fair value of the loaned securities as of that date.
- (2) The Company has not pledged any of its assets as collateral for repurchase agreements or securities lending transactions.
- (3) The Company holds collateral posted by counterparties on the S&P 500 indexed options acquired to hedge fixed index annuities issued by the Company. The agreements with those counterparties allow the Company to use this collateral. The only collateral posted by counterparties has been cash, which the Company holds in its custodial account.
- (4) There are no repurchase agreements or securities lending transactions administered by an affiliated agent.
- (5) The Company has no cash collateral reinvested.

F. Real Estate

- (1) The Company did not recognize an impairment loss on real estate.
- (2) The Company did not sell or classify real estate investments as held for sale.
- (3) The Company did not experience changes to a plan of sale for an investment in real estate.
- (4) The Company does not engage in retail land sales operations.
- (5) The Company does not hold real estate investments with participating mortgage loans.

G. The Company has no investments in low-income housing tax credits ("LIHTC").

H. Restricted Assets

- (1) Restricted Assets (including pledge)

Restricted Asset Category	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (GA)	G/A Supporting Separate Account (S/A) Activity (a)	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total from prior year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	0%	0%
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	0%	0%
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	0%	0%
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	0%	0%
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	0%	0%
g. Placed under option contracts	-	-	-	-	-	-	-	-	0%	0%
h. Letter stock or securities restricted as to sale	179,679,166	-	-	-	179,679,166	144,805,557	34,873,609	179,679,166	0.9%	0.9%
i. On deposit with states	5,285,565	-	-	-	5,285,565	5,287,577	(2,012)	5,285,565	0.0%	0.0%
j. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	0%	0%
k. Pledged as collateral not captured in other categories	527,552,777	-	-	-	527,552,777	275,312,174	252,240,603	527,552,777	2.6%	2.6%
l. Other restricted assets	440,820,234	-	-	-	440,820,234	474,687,827	(33,867,593)	440,820,234	2.2%	2.2%
m. Total restricted assets	\$ 1,153,337,742	\$ -	\$ -	\$ -	\$ 1,153,337,742	\$ 900,093,135	\$ 253,244,607	\$ 1,153,337,742	5.7%	5.7%

(a) Subset of column 1

(b) Subset of column 2

- (2) Detail of Assets Pledged as Collateral Not Captured in Other Categories

Collateral Agreement	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (GA)	G/A Supporting Separate Account (S/A) Activity (a)	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total from prior year	Increase/(Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Pledged to Federal Home Loan Bank	\$ 527,552,777	\$ -	\$ -	\$ -	\$ 527,552,777	\$ 275,312,174	\$ 252,240,603	\$ 527,552,777	2.6%	2.6%
Total	\$ 527,552,777	\$ -	\$ -	\$ -	\$ 527,552,777	\$ 275,312,174	\$ 252,240,603	\$ 527,552,777	2.6%	2.6%

(a) Subset of column 1

(b) Subset of column 2

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**Notes to Financial Statements**

(3) Detail of Other Restricted Assets

	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
Other Restricted Assets	Total General Account (GA)	G/A Supporting Separate Account (S/A) Activity (a)	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total from prior year	Increase/(Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
REINSURANCE WITH CIGNA	\$ 365,982,067	\$ -	\$ -	\$ -	\$ 365,982,067	\$ 405,584,522	\$ (39,602,455)	\$ 365,982,067	1.8%	1.8%
GALIC - LOYAL FIA TRUST	51,093,924	-	-	-	51,093,924	55,919,359	(4,825,435)	51,093,924	0.3%	0.3%
GALIC TRUST - HANNOVER XXX	23,744,243	-	-	-	23,744,243	13,183,946	10,560,297	23,744,243	0.1%	0.1%
Total	\$ 440,820,234	\$ -	\$ -	\$ -	\$ 440,820,234	\$ 474,687,827	\$ (33,867,593)	\$ 440,820,234	2.2%	2.2%

(a) Subset of column 1  
(b) Subset of column 2

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

- A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.
- B. The Company recognized the following impairments in 2013:
- (1) The Company recorded impairment of \$2,166,622 related to its investment in Pineapple Square Properties, LLC, due to underlying losses based on best and worst case cash flow scenarios.
  - (2) The Company recorded impairment of \$44,843 related to its investment in Madrona Venture Fund I-A, L.P., due to underlying losses based on best and worst case cash flow scenarios.
  - (3) The Company recorded impairment of \$112,742 related to its investment in SeaPoint Ventures II L.P., due to underlying losses based on best and worst case cash flow scenarios.
  - (4) The Company recorded impairment of \$26,749 related to its investment in Voyager Capital Fund II L.P., due to underlying losses based on best and worst case cash flow scenarios.

7. INVESTMENT INCOME

- A. Due and accrued income is excluded from surplus on the following bases:
- All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default.
- B. The amount of investment income due and accrued that is excluded from surplus in 2013 is \$385,007.

8. DERIVATIVE INSTRUMENTS

The Company uses S&P 500 equity index call options purchased in the over-the-counter market as economic hedging transactions for financial accounting, regulatory and tax purposes for the S&P 500 Index liabilities of its fixed indexed annuity products. Under the fixed indexed annuity products, the crediting rate is linked to changes in the S&P 500 Index at specified periods and participation rates. The prices of the call options purchased are calculated with reference to the participation rates, caps, durations and notional amounts of the underlying contracts. The Company pays cash at the beginning of the contract and may receive cash at expiration of the option as calculated in the option contract. The credit exposure of the options is represented by the fair value (market value) of contracts at the reporting date. The Company recognized an unrealized gain of \$86.0 million during the period.

The Company holds four payer swaptions, which are option contracts on interest rate swaps. They are intended to partially hedge the risk of a significant increase in interest rates on the fair value of the Company's investment portfolio. The credit exposure is represented by the fair value of the contracts at the reporting date. The Company recognized an unrealized gain of \$0.5 million during the period.

Counterparties to financial instruments expose the Company to credit-related losses in the event of nonperformance, but the Company does not expect any counterparties to fail to meet their obligations.

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9. INCOME TAXES

Effective January 1, 2012, the Company adopted Statement of Statutory Accounting Principle No. 101, Income Taxes, a Replacement of SSAP No. 10R and SSAP No. 10 ("SSAP 101"). SSAP 101 amends the deferred tax asset admittance test set forth in SSAP 10R, Income Taxes – A Temporary Replacement of SSAP 10, by limiting the admissibility thresholds based on current period risk-based capital levels and modifying disclosure requirements. The adoption of SSAP 101 did not impact the Company's financial statements.

A. Deferred tax assets and deferred tax liabilities

1. The components of the net deferred tax asset/ (liability) at December 31 are as follows:

	2013			2012			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a. Gross deferred tax assets	\$ 92,409,882	\$ 5,990,092	\$ 98,399,974	\$ 82,946,521	\$ 9,779,378	\$ 92,725,899	\$ 9,463,361	\$ (3,789,286)	\$ 5,674,075
b. Statutory valuation allowance adjustment	-	-	-	-	-	-	-	-	-
c. Adjusted gross deferred tax assets	92,409,882	5,990,092	98,399,974	82,946,521	9,779,378	92,725,899	9,463,361	(3,789,286)	5,674,075
d. Deferred tax assets nonadmitted	37,584,886	(16,150,774)	21,434,112	31,391,350	-	31,391,350	6,193,536	(16,150,774)	(9,957,238)
e. Subtotal net admitted deferred tax asset	54,824,996	22,140,866	76,965,862	51,555,171	9,779,378	61,334,549	3,269,825	12,361,488	15,631,313
f. Deferred tax liabilities	14,135,630	16,150,774	30,286,404	14,493,144	7,142,705	21,635,849	(357,514)	9,008,069	8,650,555
g. Net admitted deferred tax assets/(net deferred tax liability)	\$ 40,689,366	\$ 5,990,092	\$ 46,679,458	\$ 37,062,027	\$ 2,636,673	\$ 39,698,700	\$ 3,627,339	\$ 3,353,419	\$ 6,980,758

2. Admission calculation components, SSAP No. 101:

	2013			2012			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 40,689,366	\$ 5,990,092	\$ 46,679,458	\$ 37,062,027	\$ 9,779,378	\$ 46,841,405	\$ 3,627,339	\$ (3,789,286)	\$ (161,947)
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below)	-	-	-	-	-	-	-	-	-
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	-	-	-	-	-	-	-	-	-
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	212,383,876	XXX	XXX	168,006,786	XXX	XXX	44,377,090
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	14,135,630	16,150,774	30,286,404	14,493,144	-	14,493,144	(357,514)	16,150,774	15,793,260
d. Deferred tax assets admitted as the result of application of SSAP No. 101	\$ 54,824,996	\$ 22,140,866	\$ 76,965,862	\$ 51,555,171	\$ 9,779,378	\$ 61,334,549	\$ 3,269,825	\$ 12,361,488	\$ 15,631,313

3. Other admissibility criteria:

	2013	2012
a. Ratio percentage used to determine recovery period and threshold limitation amount	999%	943%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 1,415,892,505	\$ 1,120,045,238

4. Impact of tax planning strategies:

	2013		2012		Change	
	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital
a. Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage						
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 92,409,882	\$ 5,990,092	\$ 82,946,521	\$ 9,779,378	\$ 9,463,361	\$ (3,789,286)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0%	5.6%	0%	0%	0%	5.6%
3. Net admitted adjusted gross DTAs amount from Note 9A1(e)	54,824,996	22,140,866	51,555,171	9,779,378	3,269,825	12,361,488
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0%	8.2%	0%	0%	0%	8.2%

b. Does the company's tax planning strategies include the use of reinsurance? Yes [ ] No [ X ]

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**Notes to Financial Statements**

B. The Company has recognized all of its deferred tax liabilities.

C. Current income taxes incurred consist of the following major components:

1. Current income tax:

	2013	2012	Change
a. Federal	\$ 166,767,456	\$ 93,496,618	\$ 73,270,838
b. Foreign	-	5,282	(5,282)
c. Subtotal	<u>\$ 166,767,456</u>	<u>\$ 93,501,900</u>	<u>\$ 73,265,556</u>
d. Federal income tax on net capital gains	22,506,791	18,850,990	3,655,801
e. Utilization of capital loss carry-forwards	-	-	-
f. Other	-	-	-
g. Federal and foreign income taxes incurred	<u><u>\$ 189,274,247</u></u>	<u><u>\$ 112,352,890</u></u>	<u><u>\$ 76,921,357</u></u>

2. Deferred tax assets:

	2013	2012	Change
a. Ordinary			
1 Discounting of unpaid losses	\$ -	\$ -	\$ -
2 Unearned premium reserve	-	-	-
3 Policyholder reserve	27,017,428	27,261,938	(244,510)
4 Investments	-	-	-
5 Deferred acquisition costs	52,198,643	43,881,896	8,316,747
6 Policyholder dividends accrual	-	-	-
7 Fixed assets	-	-	-
8 Compensation and benefits accrual	121,675	118,355	3,320
9 Pension accrual	1,769,691	2,075,522	(305,831)
10 Receivables - nonadmitted	2,051,444	1,644,282	407,162
11 Net operating loss carry-forward	538,214	869,442	(331,228)
12 Tax credit carry-forward	-	-	-
13 Other	2,280,171	1,769,792	510,379
14 Accruals	6,432,616	5,325,294	1,107,322
15 Amortization of intangibles	-	-	-
16 Underwriting expenses	-	-	-
99 Subtotal	<u>\$ 92,409,882</u>	<u>\$ 82,946,521</u>	<u>\$ 9,463,361</u>
b. Statutory valuation allowance adjustment	-	-	-
c. Nonadmitted	37,584,886	31,391,350	6,193,536
d. Admitted ordinary deferred tax assets	<u>\$ 54,824,996</u>	<u>\$ 51,555,171</u>	<u>\$ 3,269,825</u>
e. Capital			
1 Investments	\$ 5,989,742	\$ 9,779,028	\$ (3,789,286)
2 Net capital loss carry-forward	-	-	-
3 Real estate	-	-	-
4 Other	-	-	-
5 Non-insurance subsidiaries	350	350	-
99 Subtotal	<u>\$ 5,990,092</u>	<u>\$ 9,779,378</u>	<u>\$ (3,789,286)</u>
f. Statutory valuation allowance adjustment	-	-	-
g. Nonadmitted	(16,150,774)	-	(16,150,774)
h. Admitted capital deferred tax assets	<u>\$ 22,140,866</u>	<u>\$ 9,779,378</u>	<u>\$ 12,361,488</u>
i. Admitted deferred tax assets	<u><u>\$ 76,965,862</u></u>	<u><u>\$ 61,334,549</u></u>	<u><u>\$ 15,631,313</u></u>

3. Deferred tax liabilities:

	2013	2012	Change
a. Ordinary			
1 Investments	\$ 411,286	\$ 4,442	\$ 406,844
2 Fixed assets	3,723,941	3,933,076	(209,135)
3 Deferred and uncollected premium	4,566,372	4,412,638	153,734
4 Policyholder reserves	3,911,860	4,772,867	(861,007)
5 Other	417,039	155,619	261,420
6 Policy loans	1,105,132	1,214,502	(109,370)
99 Subtotal	<u>\$ 14,135,630</u>	<u>\$ 14,493,144</u>	<u>\$ (357,514)</u>
b. Capital			
1 Investments	\$ 16,150,774	\$ 7,142,705	\$ 9,008,069
2 Real estate	-	-	-
3 Other	-	-	-
99 Subtotal	<u>\$ 16,150,774</u>	<u>\$ 7,142,705</u>	<u>\$ 9,008,069</u>
c. Deferred tax liabilities	<u><u>\$ 30,286,404</u></u>	<u><u>\$ 21,635,849</u></u>	<u><u>\$ 8,650,555</u></u>
4. Net deferred tax assets/liabilities	<u><u>\$ 46,679,458</u></u>	<u><u>\$ 39,698,700</u></u>	<u><u>\$ 6,980,758</u></u>

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

	<u>2013</u>	<u>2012</u>
Provision computed at statutory rate (operations and realized gains/losses)	\$ 159,161,718	\$ 105,890,854
Permanent differences:		
Dividend exclusion	(142,780)	(53,360)
Stock options	(125,796)	(19,136)
Company-owned life insurance	(1,451,743)	(1,451,579)
Ceding commission	(905,374)	(1,465,439)
Provision to return adjustments	133,721	(245,953)
Other	(51,605)	151,662
Total permanent differences	<u>(2,543,577)</u>	<u>(3,083,805)</u>
Timing adjustments:		
Investment differences	(7,349,466)	(4,457,086)
Reserves	438,082	1,059,749
DAC tax adjustment	8,316,747	7,259,475
Accounts payable	1,099,370	(87,474)
Provision to return (primarily investment-related items)	861,974	(6,319,365)
Fixed assets	(363,106)	142,501
Sale of subsidiary	-	(1,368,920)
Other	(290,124)	(531,665)
Total timing adjustments	<u>2,713,477</u>	<u>(4,302,785)</u>
Other adjustments		
Unrealized gain on options	29,942,629	13,296,978
Other	-	551,648
Total other adjustments	<u>29,942,629</u>	<u>13,848,626</u>
Federal income tax expense on operations and realized gains/losses	<u>\$ 189,274,247</u>	<u>\$ 112,352,890</u>
Gross change in deferred tax asset		
Timing adjustments	(2,713,477)	\$ 4,302,785
Impact of non-admitted assets	(407,161)	2,092,998
Unrealized gains/losses	10,306,821	8,953,964
Software development	(503,047)	(1,111,993)
Credit swaps	(4,256,000)	(1,921,500)
Sale of subsidiary	-	(1,368,927)
Other	549,344	(157,499)
Total change in deferred tax asset recorded directly to surplus	<u>2,976,480</u>	<u>10,789,828</u>
Total statutory income tax expense	<u>\$ 192,250,727</u>	<u>\$ 123,142,718</u>

E. (1) At December 31, 2013, the Company has no pre-tax capital loss carry-forwards. Due to the merger of Old West Annuity & Life Insurance Company into the Company at December 31, 2007, the Company has a pre-tax operating loss carry-forward of \$1,537,754. The operating loss carry-forward will expire in 2025.

(2) The following are income taxes on operations and realized gains incurred in the current and prior years that will be available for recoupment in the event of future net losses:

<u>Period</u>	<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
2013	\$ 164,372,023	\$ 23,480,292	\$ 187,852,315
2012	90,819,884	20,178,644	110,998,528
2011	52,062,655	12,784,513	64,847,168

(3) At December 31, 2013, the Company had no deposits to disclose under Section 6603 of the Internal Revenue Service Code.

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F. The Company's federal income tax return is consolidated.

(1) The Company's federal income tax return is consolidated with the following entities:

AAG Holding Company, Inc.	Great American Life Insurance Company
AAG Insurance Agency, Inc.	Great American Lloyd's Insurance Company
American Empire Insurance Company	Great American Lloyd's, Inc.
American Empire Surplus Lines Insurance Company	Great American Management Services, Inc.
American Empire Underwriters, Inc.	Great American Protection Insurance Company
American Financial Enterprises, Inc.	Great American Re Inc.
American Financial Group, Inc.	Great American Security Insurance Company
American Money Management Corporation	Great American Spirit Insurance Company
American Premier Underwriters, Inc.	Great Southwest Corporation
American Signature Underwriters, Inc.	Hangar Acquisition Corp.
Annuity Investors Life Insurance Company	Indianapolis Union Railway Company (The)
APU Holding Company	Key Largo Group, Inc.
Associates of the Jersey Company (The)	Lehigh Valley Railroad Company
Brothers Pennsylvanian Corporation	Magnolia Alabama Holdings, Inc.
Brothers Property Corporation	Manhattan National Holding Corporation
Brothers Property Management Corporation	Manhattan National Life Insurance Company
Cal Coal, Inc.	Mid-Continent Assurance Company
Ceres Group, Inc.	Mid-Continent Casualty Company
Continental General Corporation	Mid-Continent Excess and Surplus Insurance Company
Continental General Insurance Company	Mid-Continent Specialty Insurance Services, Inc.
Continental Print & Photo Co.	Oklahoma Surety Company
Crop Managers Insurance Agency, Inc.	One East Fourth, Inc.
Dempsey & Siders Agency, Inc.	Owasco River Railway, Inc. (The)
Dixie Terminal Corporation	PCC Maryland Realty Corp.
Eden Park Insurance Brokers, Inc.	PCC Real Estate, Inc.
Farmers Crop Insurance Alliance, Inc.	PCC Technical Industries, Inc.
FCIA Management Company, Inc.	Penn Central Energy Management Company
FlexTech Holding Co., Inc.	Penn Towers, Inc.
GAI Insurance Company, Ltd.	Pioneer Carpet Mills, Inc.
GAI Warranty Company	Pittsburgh and Cross Creek Railroad Company
GAI Warranty Company of Florida	Premier International Insurance Company
GALIC Brothers, Inc.	Premier Lease & Loan Services Insurance Agency, Inc.
Global Premier Finance Company	Premier Lease & Loan Services of Canada, Inc.
Great American Advisors, Inc.	Professional Risk Brokers, Inc.
Great American Agency of Texas, Inc.	QQA Agency of Texas, Inc.
Great American Alliance Insurance Company	Republic Indemnity Company of America
Great American Assurance Company	Republic Indemnity Company of California
Great American Casualty Insurance Company	Risico Management Corporation
Great American Claims Services, Inc.	Skipjack Marina Corp.
Great American Contemporary Insurance Company	Superior NWVN of Ohio, Inc.
Great American E & S Insurance Company	TEJ Holdings, Inc.
Great American Fidelity Insurance Company	Terminal Realty Penn Co.
Great American Financial Resources, Inc.	Three East Fourth, Inc.
Great American Holding, Inc.	United Teacher Associates Insurance Company
Great American Insurance Agency, Inc.	United Teacher Associates, Ltd.
Great American Insurance Company	Waynesburg Southern Railroad Company
Great American Insurance Company of New York	

(2) Pursuant to the tax allocation agreement, the Company's tax expense will be determined based upon its inclusion in the consolidated tax return of American Financial Group, Inc. and its includable subsidiaries. Estimated payments are to be made quarterly during the year. Following year-end, additional settlements will be made on the original due date of the return and, when extended, at the time the return is filed. The method of allocation among the companies under the agreement is based upon separate return calculations with current credit for net losses to the extent the losses provide a benefit in the consolidated tax return.

G. Federal or Foreign Income Tax Loss Contingencies

The Company believes it is reasonably possible that the tax loss contingency related to the timing of investment income may significantly increase within the next twelve months. However, an estimate of the reasonably possible increase cannot be made at this time.

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10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AFFILIATES AND OTHER RELATED PARTIES

A. & B.

As part of a reorganization of the holding company system, Great American Financial Resources, Inc. ("GAFRI") dissolved AAG Holding Company, Inc. ("AAGH") on December 31, 2013. The Company became a wholly-owned subsidiary of GAFRI which is a subsidiary of American Financial Group, Inc. ("AFG"); 100% of the Company's outstanding common stock is directly owned by GAFRI. See Schedule Y, Part 1, Organizational Chart.

During 2013 the Company paid (received) federal income tax payments in cash to (from) AAGH and AFG:

3/20/2013	\$ (12,934,000)
4/16/2013	\$ 27,102,000
6/17/2013	\$ 58,120,000
9/11/2013	\$ 17,201,000
9/11/2013	\$ 885,170
12/10/2013	\$ 34,441,000
12/30/2013	\$ 180,470

The Company paid ordinary dividends to its parent of \$20,000,000 on June 28, 2013 and \$95,000,000 on December 27, 2013. The Company paid no dividends to its parent in 2012.

On May 10, 2012, GAFRI and certain of its subsidiaries entered into an agreement to sell their Medicare Supplement and other non-long term care health businesses to Cigna Health and Life Insurance Company (the "Buyer"). Pursuant to the sale on August 31, 2012, the Buyer became the ultimate parent of American Retirement Life Insurance Company, Central Reserve Life Insurance Company, Loyal American Life Insurance Company, Provident American Life & Health Insurance Company, United Benefit Life Insurance Company, and Ceres Sales of Ohio, LLC (the "Sold Entities"). Prior to the sale of the Sold Entities, those companies (other than Ceres Sales of Ohio, which is not an insurance company) reinsured any life or annuity business they held to GALIC through a 100% coinsurance agreement. Also, GALIC, Continental General Insurance Company and United Teacher Associates Insurance Company reinsured all Medicare Supplement and other non-long term care health business they held into Loyal American Life Insurance Company through a 100% coinsurance agreement, prior to the sale of the Sold Entities. Completion of these transactions was subject to receipt of certain regulatory approvals and was completed in third quarter 2012. This reinsurance transaction and sale did not have significant impacts on the operations and capital of GALIC.

- C. The Company did not receive cash contributions in 2013. On December 17, 2012, the Company received a \$60,000,000 cash contribution from AAGH.
- D. At December 31, 2013, the Company reported \$734,402 due from and \$657,599 due to the parent and affiliated companies. The terms of the agreement require that these amounts are settled within 90 days.
- E. The Company has no material guarantees or undertakings for the benefit of an affiliate.
- F. Management or service contracts and all cost sharing arrangements involving the Company or any affiliate:
- (1) The Company has an agreement with GAFRI, subject to the direction of the Finance Committee of the Company, whereby GAFRI, along with services provided by American Money Management Corporation (an affiliate), provides for money management and accounting services related to the investment portfolio.
  - (2) Certain administrative, management, accounting, data processing, collection, and investment services are provided under agreements between the Company and affiliates at charges not unfavorable to the Company or the affiliate.
- G. The Company's outstanding shares are 100% owned by GAFRI, a subsidiary of AFG.
- H. The Company does not own an upstream intermediate entity or its ultimate parent.
- I. The Company has no investment in a subsidiary that exceeds 10% of admitted assets.
- J. The Company did not recognize any impairment or write down for its investments in subsidiary, controlled or affiliated companies during the statement period.
- K. The Company has no investment in a foreign insurance subsidiary.
- L. The Company owns 100% of the outstanding stock of Manhattan National Holding Corporation ("MNHC"), a wholly-owned non-insurance subsidiary. MNHC owns 100% of the stock of Manhattan National Life Insurance Company ("MNLIC"), a stock life insurance company domiciled in Illinois. The Company utilizes the look-through approach for the valuation of MNHC instead of obtaining audited financial statements for MNHC. The Company's carrying value in MNHC is \$12,299,603, and represents the carrying value of MNLIC, which is presented on the basis of accounting practices prescribed or permitted by the Illinois Department of Insurance.

11. DEBT

- A. The Company has no capital notes or reverse repurchase agreements outstanding.
- B. Federal Home Loan Bank ("FHLB") Agreements

The Company had no outstanding debt with the Federal Home Loan Bank. See Note 32 (G) for the Company's funding agreements with the FHLB.

12. RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS

- A. The Company does not participate in a defined benefit plan.
- B. The Company does not participate in a defined benefit plan.
- C. The Company does not participate in a defined benefit plan.
- D. The Company does not participate in a defined benefit plan.
- E. Defined Contribution Plan - See item G below.
- F. The Company does not participate in multiemployer plan

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G. Consolidated/Holding Company Plans

(1) Employees' Retirement Plan

AFG has established the American Financial Group, Inc. 401(K) Retirement and Savings Plan (the "Plan") for the benefit of employees of AFG and its participating subsidiaries. Substantially all employees meeting minimum requirements regarding service are eligible to participate in this Plan. The Plan is a defined contribution plan in which participating employees are entitled to share in contributions made by the Company on their behalf. The Plan has three types of contributions, including (1) Retirement Contributions made by the Company, (2) 401(k) Contributions made by participating employees, and (3) Matching Contributions made by the Company. The benefits for the Retirement Contributions Account are based on eligible compensation as defined by the Plan for each year of participation. Funding is determined annually. Each company contributes an amount for the Retirement Contributions Account based upon the relationship of its total eligible compensation to total eligible compensation under the Plan for all participating subsidiaries. In addition, participating employees are permitted to make 401(k) Contributions to the Plan. Matching Contributions may be made by the Company based on the amount of 401(k) Contributions made by the participating employees. Plan costs are funded as they accrue and vested benefits are fully funded. Both Retirement Contributions and Matching Contributions to the Plan are subject to the discretion of the Board of Directors of AFG, and the Company has no liability for future contributions to the Plan. At December 31, 2013, the fair value of the Plan's Retirement Contributions assets was \$413,868,519 and the fair value of the Plan's Matching Contributions assets was \$162,338,254. GAFRI's share of the expense for the Plan during 2013 was \$2,370,149.

(2) Deferred Compensation Plans

Effective October 1, 1994, GAFRI offered to its officers and selected employees the opportunity to defer receipt of a specific percentage of the employee's compensation. Amounts deferred were credited either with a fixed rate of interest or a rate based on the performance of GAFRI's common stock, based on the participant's election. Effective November 1, 2007, this plan was merged into a similar plan maintained by AFG and existing balances were transferred to that plan. The AFG plan offers additional options into which participants may elect to invest their balances.

(3) Post Retirement Benefits

GAFRI provides postretirement health care and life insurance benefits to employees meeting age and service requirements through plans sponsored by AFG. The retiree medical care plan is a contributory plan covering all eligible employees hired prior to 1993; employees hired after 1992 pay the full cost of retiree medical coverage. GAFRI has established a cap on the total amount of health care costs that are subsidized for the majority of current retirees and all eligible future retirees. GAFRI currently pays the full cost of life insurance coverage for past retirees, but no coverage is provided for new retirees after 2005. The medical plan is funded by monthly payments to a trust. Life insurance benefits are provided by insurance contracts. AFG has the right to modify or terminate either of these plans in the future. GAFRI has the right to terminate its participation at any time in the future.

GAFRI accrues its postretirement benefits over the period the employees qualify for such benefits. At December 31, 2013, GAFRI's accumulated postretirement benefit obligation was \$693,072 using a discount rate of 3.25% of which all is currently accrued. Net postretirement benefits costs for the year ended December 31, 2013, was a \$74,341 credit which includes service cost, interest cost, and amortization of the transition obligation.

The weighted average annual assumed rate of increase in the health care cost trend rate is 7.5% for 2014 and is assumed to decrease gradually to 5% over 6 years and to remain at that level thereafter. The effect of a 1% increase in the assumed health care cost trend rate for each year would have an immaterial impact on the postretirement benefit obligation at December 31, 2013.

H. Postemployment Benefits and Compensated Absences

The Company accrues obligations for postemployment benefits and compensated absences in accordance with SSAP No. 11.

I. The Medicare Modernization Act

(1) In December 2003, the Medicare Prescription Drug, Improvement and Modernization Act of 2003 ("the Act") became law. Under the Act, starting in 2006, retirees will have the ability to obtain prescription drug benefits through a new Medicare Part D program and companies that continue to provide postretirement prescription drug benefits to their retirees may be eligible to receive a new federal subsidy.

(2) & (3) The Medicare Modernization Act had no impact on the Company's postretirement benefits.

13. CAPITAL AND SURPLUS, SHAREHOLDERS' DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS

(1) The Company's capital is common stock. There are 1,200,000 shares authorized and 201,000 shares issued and outstanding, with a per share par value of \$12.50. There are no other classes of capital stock.

(2) The Company has no preferred stock outstanding.

(3) The maximum amount of dividends which can be paid to stockholders by life insurance companies domiciled in the State of Ohio without prior approval of the Insurance Commissioner is the greater of 10% of surplus as regards policyholders or net income as of the preceding December 31, but only to the extent of earned surplus as of the preceding December 31. The maximum amount of dividends payable in 2014 without prior approval is \$262,248,814 based on net income as of the preceding December 31. At December 31, 2013, surplus as regards policyholders was \$1,509,287,852, earned surplus was \$744,255,245, and net income was \$262,248,814.

(4) The Company paid ordinary dividends to its parent of \$20,000,000 on June 28, 2013 and \$95,000,000 on December 27, 2013. The Company paid no dividends to its parent in 2012.

(5) Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.

(6) The Company has placed no restrictions on unassigned surplus funds.

(7) The total amount of advances to surplus not repaid is \$0. The Company is not organized as a mutual insurer or similar entity.

(8) The amounts of stock held by the Company, including stock of affiliated companies, for special purposes are:

- a. For conversion of preferred stock: 0 shares
- b. For employee stock options: 0 shares
- c. For stock purchase warrants: 0 shares

(9) The Company has no special surplus funds.

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

a. Unrealized gains and losses (excluding subsidiaries):	\$	152,219,553
b. Nonadmitted asset values:	\$	(27,681,386)
c. Separate account business:	\$	-
d. Asset valuation reserves:	\$	(140,568,506)
e. Provision for reinsurance:	\$	-

(11) The Company has not issued any surplus debentures or similar obligations.

(12) & (13) There has been no restatement of surplus due to quasi-reorganization.

14. CONTINGENCIES

- A. At December 31, 2013, the Company has outstanding loan commitments to third parties of \$181,627,000. Private placement loans to these companies at that date were \$348,318,000.
- B. At December 31, 2013, the Company held a guaranty fund assessment liability for future assessments of \$4,200,525.
- C. The Company has no gain contingencies to report.
- D. The Company is not aware of any claims related to extra contractual obligations and bad faith losses stemming from lawsuits.
- E. The Company is not aware of any other material loss contingencies as of the Balance Sheet date, or any date subsequent up to the filing of this statement.

15. LEASES

- A. The Company does not have any material lease obligations. Leasing agreements are held by AFG.
- B. Leasing is not part of the Company's business activities.

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK

The Company does not have financial instruments with off-balance sheet risk or financial instruments with concentrations of credit risk, except as described in Note 8 – Derivative Instruments.

17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

- A. The Company had no transfers of receivables reported as sales.
- B. The Company had no transfer or servicing of financial assets or extinguishments of liabilities.
- C. The Company had no wash sales.

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED A&H PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

The Company had no gain or loss to the reporting entity from uninsured A&H plans and the uninsured portion of partially insured plans.

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS

The Company had no direct premiums written by managing general agents or third party administrators.

20. FAIR VALUE MEASUREMENTS

A.

1. Fair Value Measurements at Reporting Date

The Company has categorized its December 31, 2013 assets and liabilities measured at fair value into the three-level fair value hierarchy as reflected in the following table. See item 4 below for a discussion of each of these three levels.

	Level 1	Level 2	Level 3	Total
Assets:				
Bonds:				
U.S. Government and government agencies	\$ -	\$ -	\$ 14,672,103	\$ 14,672,103
States, municipalities and political subdivisions	-	-	-	-
Foreign government	-	-	-	-
Residential MBS	-	9,375,638	1,531,956	10,907,594
Commerical MBS	-	-	-	-
All other bonds	-	-	-	-
Total bonds	-	9,375,638	16,204,059	25,579,697
Non-affiliated common stock	216,986,449	27,195,911	96,380,730	340,563,090
Non-affiliated preferred stock	-	-	1,519,292	1,519,292
Equity index call options	-	259,184,060	-	259,184,060
Interest rate swaptions	-	1,535,474	-	1,535,474
Total assets accounted for at fair value	<u>\$ 216,986,449</u>	<u>\$ 297,291,083</u>	<u>\$ 114,104,081</u>	<u>\$ 628,381,613</u>

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2. Fair Value Measurements in Level 3 of the Fair Value Hierarchy

	Beginning Balance at 1/1/2013	Transfers into Level 3	Transfers out of Level 3	Total Gains and (losses) included in Net Income	Total Gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2013
U.S Government and government agencies	\$ -	\$ 14,672,103	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 14,672,103
States, municipalities and political subdivisions	-	-	-	-	-	-	-	-	-	\$ -
Residential MBS	1,303,481	1,232,890	(1,406,703)	55,706	539,972	-	-	(193,390)	-	1,531,956
All other bonds	80	-	-	-	(80)	-	-	-	-	-
Non-affiliated common stock	82,934,403	(225,000)	(20,013,000)	(3,006,186)	3,945,998	34,744,515	-	(2,000,000)	-	96,380,730
Non-affiliated preferred stock	15,146	19,292	(15,146)	-	-	1,500,000	-	-	-	1,519,292
Total	<u>\$ 84,253,110</u>	<u>\$ 15,699,285</u>	<u>\$ (21,434,849)</u>	<u>\$ (2,950,480)</u>	<u>\$ 4,485,890</u>	<u>\$ 36,244,515</u>	<u>\$ -</u>	<u>\$ (2,193,390)</u>	<u>\$ -</u>	<u>\$ 114,104,081</u>

3. Fair Value Recognition of Transfers Between Levels

The Company recognizes and records the transfer of securities into and out of Level 3 due to changes in availability of market observable inputs. All transfers are reflected in the table above at fair value as of the end of the reporting period.

4. Inputs and Techniques Used in Estimating Fair Value

Level 1 - Quoted prices for identical assets or liabilities in active markets (markets in which transactions occur with sufficient frequency and volume to provide pricing information on an ongoing basis). The Company's Level 1 financial instruments consist primarily of publicly traded equity securities for which quoted market prices in active markets are available.

Level 2 - Quoted prices for similar instruments in active markets; quoted prices for identical or similar assets or liabilities in inactive markets (markets in which there are few transactions, the prices are not current, price quotations vary substantially over time or among market makers, or in which little information is released publicly); and valuations based on other significant inputs that are observable in active markets. The Company's Level 2 financial instruments include corporate and municipal fixed maturity securities, RMBS, interest rate swaptions, and equity index call options. Level 2 inputs include benchmark yields, reported trades, corroborated broker/dealer quotes, issuer spreads and benchmark securities. When non-binding broker quotes can be corroborated by comparison to similar securities priced using observable inputs, they are classified as Level 2.

Level 3 - Valuations derived from market valuation techniques generally consistent with those used to estimate the fair value of Level 2 financial instruments in which one or more significant inputs are unobservable or when the market for a security exhibits significantly less liquidity relative to markets supporting Level 2 fair value measurements. The unobservable inputs may include management's own assumptions about the assumptions market participants would use based on the best information available in the circumstances. The Company's Level 3 is comprised of financial instruments whose fair value is estimated based on non-binding broker quotes or internally developed using significant inputs not based on, or corroborated by, observable market information.

The Company's investment manager, American Money Management Corporation ("AMMC" an affiliate) is responsible for the valuation process and uses data from outside sources (including nationally recognized pricing services and broker/dealers) in establishing fair value. Valuation techniques utilized by pricing services and prices obtained from external sources are reviewed by AMMC's internal investment professionals who are familiar with the securities being priced and the markets in which they trade to ensure the fair value determination is representative of an exit price. To validate the appropriateness of the prices obtained, the investment manager considers widely published indices (as benchmarks), recent trades, changes in interest rates, general economic conditions and the credit quality of the specific issuers. In addition, AMMC communicates directly with the pricing service regarding the methods and assumptions used in pricing, including verifying, on a test basis, the inputs used by the service to value specific securities.

B. The Company has no additional fair value disclosures.

C. The Company has categorized all the financial assets in the financial statements into the three-level fair value hierarchy as reflected in the following table. See item 4 above for a discussion of each of these three levels.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
<b>Financial Assets</b>						
<b>Bonds:</b>						
U.S. Government and government agencies	\$ 48,397,621	\$ 48,133,686	\$ 2,343,215	\$ 31,359,783	\$ 14,694,623	\$ -
States, municipalities and political subdivisions	2,617,904,973	2,668,407,974	-	2,598,265,200	19,639,773	-
Foreign government	12,595,269	11,631,464	-	12,595,269	-	-
Residential MBS	3,068,146,095	2,773,350,968	-	2,826,551,771	241,594,324	-
Commercial MBS	2,090,894,149	1,945,699,938	-	2,067,994,047	22,900,102	-
Asset Backed Securities	1,709,651,596	1,694,726,431	-	1,649,372,883	60,278,713	-
All other bonds	8,623,827,191	8,266,414,051	7,441,015	8,260,728,308	355,657,868	-
Total bonds	<u>\$ 18,171,416,894</u>	<u>\$ 17,408,364,512</u>	<u>\$ 9,784,230</u>	<u>\$ 17,446,867,261</u>	<u>\$ 714,765,403</u>	<u>\$ -</u>
Non affiliated common stock	340,563,090	340,563,090	216,986,449	27,195,911	96,380,730	-
Non affiliated preferred stock	15,506,576	15,463,783	8,974,784	5,012,500	1,519,292	-
Other Invested assets - schedule BA	85,236,258	84,868,541	-	-	85,236,258	-
Mortgage loans	659,186,000	664,336,377	-	-	659,186,000	-
Equity index call options	259,184,060	259,184,060	-	259,184,060	-	-
Interest rate swaptions	1,535,474	1,535,474	-	1,535,474	-	-
Policy loans	131,203,841	131,203,841	-	-	131,203,841	-
Total financial assets	<u>\$ 19,663,832,193</u>	<u>\$ 18,905,519,678</u>	<u>\$ 235,745,463</u>	<u>\$ 17,739,795,206</u>	<u>\$ 1,688,291,524</u>	<u>\$ -</u>

21. OTHER ITEMS

A. The Company had no extraordinary events or transactions.

B. The Company had no troubled debt restructuring.

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C. Other Disclosures

- (1) Assets in the amount of \$422,361,556 and \$466,791,457 at December 31, 2013 and 2012, respectively, were on deposit with government authorities or trustees as required by law. The Company has no unusual items or exposures related to forward commitments.
- (2) The Company entered into a coinsurance agreement with Great American Life Assurance Company ("GALAC"), an affiliated life insurance company domiciled in Ohio, effective June 30, 2011 for statutory accounting purposes. Under this agreement the Company assumes 100% of GALAC's life and annuity business, with statutory reserves as of December 31, 2013 of approximately \$9.3 million. GALAC was sold to an unaffiliated insurance company on July 3, 2012.

D. The Company has no business interruption insurance recoveries.

E. The Company has no state transferable tax credits.

F. Subprime Mortgage Related Risk Exposure

- (1) Included in determining the Company's exposure to sub-prime mortgage loans are the debt and equity securities of companies whose principal business includes the origination, securitization, providing of mortgage insurance on, investment in or management of sub-prime mortgage loans. Also included in such determination are those residential mortgage backed securities and collateral debt obligations in which the ultimate collateral supporting anticipated cash flows are sub-prime mortgage loans. In general, we limit the Company's purchases of sub-prime residential mortgage backed securities to those securities with AAA ratings and whose underlying collateral is fixed-rate (as opposed to adjustable rate).

- (2) Direct exposure through investments in subprime mortgage loans:

	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Value of Land and Buildings	Other Than Temporary Impairment Losses Recognized	Default Rate
a. Mortgages in the process of foreclosure	\$ -	\$ -	\$ -	\$ -	0%
b. Mortgages in good standing	1,713,502	1,713,502	5,626,783	-	0%
c. Mortgages with restructure terms	-	-	-	-	0%
d. Total	<u>\$ 1,713,502</u>	<u>\$ 1,713,502</u>	<u>\$ 5,626,783</u>	<u>\$ -</u>	0%

- (3) Direct exposure to subprime mortgage risk through investments in the following securities:

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	\$ 586,627,531	\$ 589,378,467	\$ 635,552,429	\$ 18,763,054
b. Commercial mortgage backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investments in SCAs	-	-	-	-
f. Other assets	13,754,318	15,895,139	15,895,139	-
g. Total	<u>\$ 600,381,849</u>	<u>\$ 605,273,606</u>	<u>\$ 651,447,568</u>	<u>\$ 18,763,054</u>

- (4) The Company has no net underwriting exposure to subprime mortgage risk through Mortgage Guaranty coverage or Financial Guaranty coverage.

G. Retained Assets

- (1) The Company established retained asset accounts through December 31, 2011, called Great American Benefit Choice Accounts ("GABCA Accounts") for lump sum death benefits of at least \$5,000. State Street Bank and Trust Company ("State Street") provides the banking service for accountholders, and drafts are payable through State Street. GABCA Accounts are maintained in the general account of the Company and funds in GABCA Accounts are guaranteed by the Company and are protected by state guarantee associations. The Company's liabilities for retained assets are disclosed on Page 3, Line 3 – Liability for deposit-type contracts and the corresponding assets for these liabilities are not segregated, but are held in cash, short-term assets, and bonds. The Company credited 0.5% interest on these accounts from January 1, 2011 through December 31, 2011. The interest rate was changed to 0.25% on January 1, 2012. The Company's retained asset accounts are assessed fees for special services as requested, including: (a) \$12 for each stop payment order; (b) \$10 for each draft that cannot be honored due to insufficient funds or other reasons; and (c) \$2 per copy for a cleared draft or statement. The lump sum election and related GABCA Account was one settlement option under a policy or contract. Through December 31, 2011, a GABCA Account was the Company's default method of lump sum settlement for individual beneficiaries receiving death claim proceeds of at least \$5,000, where allowed by individual states. The Company honored requests for alternate lump sum settlement options if specified by the beneficiary. This program was discontinued effective December 31, 2011 and no new death claims are being settled using this option.

- (2) The number and balance of the individual retained asset accounts in force at December 31:

	In Force			
	2013		2012	
	(a) Number	(b) Balance	(c) Number	(d) Balance
a. Up to and including 12 months	-	\$ -	-	\$ -
b. 13 to 24 months	-	-	535	12,576,791
c. 25 to 36 months	367	8,320,799	435	10,624,707
d. 37 to 48 months	321	7,730,736	289	7,644,898
e. 49 to 60 months	200	5,683,349	9	136,122
f. Over 60 months	7	118,224	-	-
g. Total	<u>895</u>	<u>\$ 21,853,108</u>	<u>1,268</u>	<u>\$ 30,982,518</u>

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(3) The rollforward of the individual retained asset accounts are as follows:

	Individual		Group	
	Number	Balance/Amount	Number	Balance/Amount
a. Number/balance of retained asset accounts ("RA") at 1/1/2013	1,268	\$ 30,982,518	-	\$ -
b. Number/amount of RA accounts issued/added during the year	-	-	-	-
c. Investment earnings credited to RA accounts during the year	N/A	65,647	N/A	-
d. Fees and other charges assessed to RA accounts during the year	N/A	(369)	N/A	-
e. Number/amount of RA accounts transferred to state unclaimed property funds during the year	-	-	-	-
f. Number/amount of RA accounts closed/withdrawn during the year	(373)	(9,194,689)	-	-
g. Number/balance of RA accounts at the end of the year	895	\$ 21,853,108	-	\$ -

H. The Company has no offsetting of derivative, repurchase and reverse repurchase, or securities borrowing and securities lending assets and liabilities.

I. The Company has no joint and several liabilities.

## 22. EVENTS SUBSEQUENT

Management has evaluated the financial instruments for subsequent events through February 27, 2014, the date the financial statements were available to be issued. There have been no subsequent events that have a material financial effect on the Company.

## 23. REINSURANCE

### A. Ceded Reinsurance Report

#### Section 1 – General Interrogatories

- Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company?  
Yes ( ) No ( x ) : (If yes, give full details)
- Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?  
Yes ( ) No ( x ) : (If yes, give full details)

#### Section 2 – Ceded Reinsurance Report – Part A

- Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?  
Yes ( ) No ( x )
  - If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the Company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the Company may consider the current or anticipated experience the business reinsured in making this estimate. \$0.
  - What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$0.
- Does the Company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?  
Yes ( ) No ( x ) : (If yes, give full details)

#### Section 3 – Ceded Reinsurance Report – Part B

- What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0.
- Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the Company as of the effective date of the agreement?  
Yes ( ) No ( x )

### B. Uncollectible Reinsurance

The Company did not write off any uncollectible reinsurance during 2013.

### C. Commutation of Ceded Reinsurance

The Company was not involved in any commutation of ceded reinsurance during 2013.

### D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company had no reinsurance contracts with certified reinsurers during 2013.

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**Notes to Financial Statements**

24. RETROSPECTIVELY RATED CONTRACTS & CONTRACTS SUBJECT TO REDETERMINATION

The Company does not have any retrospectively rated contracts or contracts subject to redetermination.

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

Reserves on accident and health contracts for incurred and loss adjustment expenses attributable to insured events of prior years developed as anticipated during 2013. See Schedule H – Part 3 and Five Year Historical Data. Original estimates are increased or decreased as additional information becomes known regarding individual claims. However, no significant trends or unanticipated events were noted in 2013. None of the Company's accident and health contracts are subject to retrospective rating or experience refunds.

26. INTERCOMPANY POOLING ARRANGEMENTS

The Company does not participate in intercompany pooling arrangements.

27. STRUCTURED SETTLEMENTS

The Company carries all reserves for structured settlement policies.

28. HEALTH CARE RECEIVABLES

The Company has no health care receivables.

29. PARTICIPATING POLICIES

- A. Participating policies represent approximately 0.18% of the total life insurance inforce at December 31, 2013.
- B. Policyholder dividends are recognized on the policy anniversary.
- C. Dividends to policyholders in 2013 were \$38,085.
- D. There are no other amounts of additional income allocated to participating policyholders.

30. PREMIUM DEFICIENCY RESERVES

The Company has no premium deficiency reserves for 2013.

31. RESERVES FOR LIFE CONTRACTS AND ANNUITY CONTRACTS

- (1) The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
- (2) Reserves for substandard policies are equal to the standard reserve for the particular plan, age and duration plus 50%-75% of the extra premium charged for the year.
- (3) As of December 31, 2013 the Company had \$427,113,668 of insurance in force for which the gross premiums are less than the net premiums according to the required valuation standard. Reserves to cover the above insurance are shown in Exhibit 5, Miscellaneous Reserves.
- (4) The tabular interest has been determined by the formula as described in the instructions. The tabular less actual reserve released has been determined by the formula as described in the instructions. The tabular cost has been determined by the formula as described in the instructions.
- (5) The method for determining tabular interest on funds not involving life contingencies (Exhibit 7, line 3) and individual and group annuities in their accumulation phase is as described in the formula for tabular interest contained in the instructions.
- (6) The Company has no reserve changes not captured elsewhere in 2012 or 2013.

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**Notes to Financial Statements**

32. ANALYSIS OF ANNUITY ACTUARIAL RESERVES AND DEPOSIT TYPE LIABILITIES BY WITHDRAWAL CHARACTERISTICS

Withdrawal Characteristics of Annuity Actuarial Reserves and Deposit – Type Contract Funds and other Liabilities without Life or Disability Contingencies

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A. Subject to discretionary withdrawal:					
(1) With fair value adjustment	\$ 1,602,968,759	\$ -	\$ -	\$ 1,602,968,759	9.0%
(2) At book value less current surrender charge of 5% or more	8,333,732,127	-	-	8,333,732,127	47.0%
(3) At fair value	-	-	-	-	0.0%
(4) Total with adjustment or at fair value (total of 1 through 3)	9,936,700,886	-	-	9,936,700,886	56.0%
(5) At book value without adjustment (minimal or no charge or adjustment)	6,931,012,603	-	-	6,931,012,603	39.1%
B. Not subject to discretionary withdrawal	871,514,321	-	-	871,514,321	4.9%
C. Total (gross: direct + assumed)	17,739,227,810	-	-	17,739,227,810	100.0%
D. Reinsurance ceded	6,504,658	-	-	6,504,658	
E. Total (net)* (C) - (D)	\$ 17,732,723,152	\$ -	\$ -	\$ 17,732,723,152	

\* Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

	Amount
F.	
Life & Accident & Health Annual Statement:	
1. Exhibit 5, Annuities Section, Total (net)	\$ 16,877,078,877
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	1,027,595
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	854,616,680
4. Subtotal	17,732,723,152
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	-
6. Exhibit 3, Line 0399999, Column 2	-
7. Policyholder dividend and coupon accumulations	-
8. Policyholder premiums	-
9. Guaranteed interest contracts	-
10. Other contract deposit funds	-
11. Subtotal	-
12. Combined Total	\$ 17,732,723,152

G. The Company became a member of the Federal Home Loan Bank ("FHLB") on August 14, 2009. Through its association with the FHLB and by purchasing a set amount of FHLB stock, the Company can enter into deposit contracts. The Company owned \$33.6 million and \$25.7 million of FHLB stock at December 31, 2013 and December 31, 2012, respectively. The Company accessed \$200.0 million through the FHLB membership in the 2<sup>nd</sup> quarter of 2013 bringing the total accessed to \$440.0 million. Per the funding agreement, the Company was required to purchase 88,000 shares (\$8.8 million) of the FHLB stock. The Company also posted collateral to the FHLB of assets with a fair value of approximately \$564.8 million as of December 31, 2013. The deposit contract liabilities and related assets are accounted for in the Company's general account.

	Current Year	Prior Year
(2) FHLB stock purchased/owned as part of the agreement	\$ 33,563,000	\$ 25,725,702
(3) Collateral pledged to the FHLB	\$ 564,840,286	\$ 315,651,141
(4) Funding capacity currently available	\$ 1,000,000,000	\$ 1,200,000,000
(5) Total reserves related to funding agreement	\$ 440,039,741	\$ 240,023,498
(6) Agreement assets and liabilities		
General Account:		
a. Assets	\$ 564,840,286	\$ 315,651,141
b. Liabilities	\$ 440,039,741	\$ 240,023,498
Separate Account:		
a. Assets	-	-
b. Liabilities	-	-

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**Notes to Financial Statements**

33. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2013, were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ -	\$ -
(2) Ordinary New Business	26,347	7,286
(3) Ordinary Renewal	16,641,335	13,029,964
(4) Credit Life	-	-
(5) Group Life	-	-
(6) Group Annuity	-	-
(7) Total	<u>\$ 16,667,682</u>	<u>\$ 13,037,250</u>

34. SEPARATE ACCOUNTS

The Company has no separate accounts.

35. LOSS/CLAIM ADJUSTMENT EXPENSES

Reserves for loss/claim adjustment expenses are contained within the claim liability reserve for incurred but not reported claims. For 2013 and 2012 the loss/claim adjustment expense reserves were \$112,268 and \$31,208, respectively.

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

**PART 1 - COMMON INTERROGATORIES - GENERAL**

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes  No   
 If yes, complete Schedule Y, Parts 1, 1A and 2.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes  No  N/A
- 1.3 State regulating? Ohio
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes  No
- 2.2 If yes, date of change: \_\_\_\_\_
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2011
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2011
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 11/20/2012
- 3.4 By what department or departments?  
State of Ohio, Department of Insurance
- 
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes  No  N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes  No  N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes  No
- 4.12 renewals? Yes  No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes  No
- 4.22 renewals? Yes  No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes  No
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.
- | 1<br>Name of Entity | 2<br>NAIC Co. Code | 3<br>State of Domicile |
|---------------------|--------------------|------------------------|
|                     |                    |                        |
- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes  No
- 6.2 If yes, give full information: \_\_\_\_\_
- 
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes  No
- 7.2 If yes,
- 7.21 State the percentage of foreign control .....%
- 7.22 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)
- | 1<br>Nationality | 2<br>Type of Entity |
|------------------|---------------------|
|                  |                     |
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes  No
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company. \_\_\_\_\_
- 
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes  No
- 8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.
- | 1<br>Affiliate Name                   | 2<br>Location (City, State) | 3<br>FRB | 4<br>OCC | 5<br>FDIC | 6<br>SEC |
|---------------------------------------|-----------------------------|----------|----------|-----------|----------|
| Great American Advisors               | Cincinnati, Ohio            | NO       | NO       | NO        | YES      |
| American Money Management Corporation | Cincinnati, Ohio            | NO       | NO       | NO        | YES      |
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
Ernst & Young LLP, 1900 Scripps Center, 312 Walnut Street, Cincinnati, OH 45202
- 
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes  No
- 10.2 If the response to 10.1 is yes, provide information related to this exemption: \_\_\_\_\_
- 
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes  No
- 10.4 If the response to 10.3 is yes, provide information related to this exemption: \_\_\_\_\_

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

**PART 1 - COMMON INTERROGATORIES - GENERAL**

- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [ ] No [X] N/A [ ]
- 10.6 If the answer to 10.5 is no or n/a, please explain.  
 The Audit Committee of American Financial Group, Inc., the Company's SOX compliant parent, will be deemed to serve as the Company's Audit Committee for the purposes of compliance with Ohio insurance law.
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
 Richard Lee Sutton, 301 East Fourth Street, Cincinnati, OH 45202, Officer
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No [ ]
- 12.11 Name of real estate holding company  
 Pineapple Square Properties, LLC; GALIC - Pointe, LLC; GALIC - Sorrento, LLC
- 12.12 Number of parcels involved .....3
- 12.13 Total book/adjusted carrying value \$.....14,014,554
- 12.2 If yes, provide explanation.  
 The Company owns a 12% Class A Preferred membership interest in Pineapple Square Properties, LLC.  
 The Company owns a 65% membership interest in GALIC - Pointe, LLC and GALIC - Sorrento, LLC.
13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?  
 Not Applicable
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [ ] No [X]
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [ ] No [X]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [ ] No [ ] N/A [X]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No [ ]
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is no, please explain:
- 14.2 Has the code of ethics for senior managers been amended? Yes [ ] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [ ] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

**PART 1 - COMMON INTERROGATORIES - BOARD OF DIRECTORS**

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

**PART 1 - COMMON INTERROGATORIES - FINANCIAL**

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [ ] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers \$.....0
- 20.12 To stockholders not officers \$.....0
- 20.13 Trustees, supreme or grand (Fraternal only) \$.....0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers \$.....0
- 20.22 To stockholders not officers \$.....0
- 20.23 Trustees, supreme or grand (Fraternal only) \$.....0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [ ] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others .....
- 21.22 Borrowed from others .....
- 21.23 Leased from others .....
- 21.24 Other .....

**PART 1 - COMMON INTERROGATORIES - FINANCIAL**

- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [ ] No [ X ]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment .....
- 22.22 Amount paid as expenses .....
- 22.23 Other amounts paid .....
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [ X ] No [ ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount. \$.....0

**PART 1 - COMMON INTERROGATORIES - INVESTMENT**

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)? Yes [ X ] No [ ]
- 24.02 If no, give full and complete information relating thereto.
- 
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).  
See Note 17
- 
- 24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [ ] No [ ] N/A [ X ]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. .....
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. .....
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [ ] No [ ] N/A [ X ]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [ X ]
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [ ] No [ ] N/A [ X ]
- 24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
- 24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. .....
- 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. .....
- 24.103 Total payable for securities lending reported on the liability page. .....
- 25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03) Yes [ X ] No [ ]
- 25.2 If yes, state the amount thereof at December 31 of the current year:
- 25.21 Subject to repurchase agreements \$.....0
- 25.22 Subject to reverse repurchase agreements \$.....0
- 25.23 Subject to dollar repurchase agreements \$.....0
- 25.24 Subject to reverse dollar repurchase agreements \$.....0
- 25.25 Pledged as collateral \$.....527,552,777
- 25.26 Placed under option agreements \$.....0
- 25.27 Letter stock or securities restricted as to sale \$.....179,679,166
- 25.28 On deposit with state or other regulatory body \$.....5,285,565
- 25.29 Other \$.....440,820,234

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**PART 1 - COMMON INTERROGATORIES - INVESTMENT**

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount
Not registered with SEC	AERIELLE IP HOLDINGS LLC	0
Not registered with SEC	AGAMI SYSTEMS, INC. SERIES C CONVERTIBLE	0
Partnership limitation	A&M CAPITAL PARTNERS, L.P.	1,880,738
Not registered with SEC	AMMC CLO III LTD 07-25-2016	410,000
Not registered with SEC	AMMC CLO IV LTD 03-23-2017	2,205,000
Not registered with SEC	AMMC CLO V LTD 8-08-17	1,320,000
Not registered with SEC	AMMC VI LIMITED VAR 05-03-18	1,260,000
Not registered with SEC	AMMC CLO VII, LIMITED VAR 12-19-19	1,602,000
Not registered with SEC	AMMC CLO VIII, LV	4,849
Not registered with SEC	AMMC 2011-9A CLO 01/15/22	13,435,500
Not registered with SEC	AMMC 2012-11A SUB 0.00 10/30/2023	8,330,000
Not registered with SEC	AMMC 2012-10A SUB 0.00 04/11/2022	12,042,550
Not registered with SEC	AMMC CLO 2013-12A SUB 0 05/10/25	7,056,000
Not registered with SEC	AMMC CLO 2013-13A SUB 0 01/24/26	11,083,800
Not registered with SEC	BENCHMARK ACQUISITION CO	0
Not registered with SEC	BENCHMARK ACQUISITION CO WTS 2-20-12	0
Not registered with SEC	BIOWISH TECHNOLOGIES CLASS A	1,500,000
Membership limitation	CALTUS PARTNERS III L.P.	1,195,739
Membership limitation	CENTRIFUSE EARLY STAGE CAPITAL FUND I LLC	34,339
Partnership limitation	FINANCIAL EDGE FUND, L.P.	4,346,577
Not registered with SEC	FEDERAL HOME LOAN BANK OF CINCINNATI	33,563,000
Membership limitation	GALIC POINTE LLC	3,103,750
Membership limitation	GALIC SORRENTO LLC	7,910,805
Not registered with SEC	GENESIS GRP WTS \$0.01 09/17/2014	233,294
Not registered with SEC	IPI ACQUISITION LLC WARRANTS	3
Not registered with SEC	JOBSON MEDICAL LLC	0
Not registered with SEC	LECTRUS CORP WARRANTS	18,333
Partnership limitation	LUBERT-ADLER REAL ESTATE FUND VII, LP.	5,000,000
Partnership limitation	LUCAS GROUP IP LP	5,511,407
Partnership limitation	MADRONA VENTURE FUND	171,157
Not registered with SEC	MORGAN JOSEPH TRIARTISAN GRP D 5%	19,292
Not registered with SEC	MOTRICITY INC WRTS \$.9694	9,903
Not registered with SEC	MSI LIGHTING WARRANTS 11/6/2017	152,250
Partnership limitation	NB STRATEGIC CO INVESTMENT PARTNERS II L.P.	2,056,202
Partnership limitation	NB SECONDARY OPPORTUNITIES FUND III L.P.	733,404
Membership limitation	NP ACQUISITION LLC	6,994,482
Not registered with SEC	OCTAGON VII 0 12-2-2016	0
Partnership limitation	ORCHARD TOSCA INVESTMENT PARTNERS LP	9,673,308
Not registered with SEC	ORGANOVO HOLDINGS INC	1,771,200
Membership limitation	PANDA HEREFORD ETHANOL ACQUISITION LLC	0
Membership limitation	PINEAPPLE SQUARE PROP CLASS A 10.00%	3,000,000
Partnership limitation	RIVER CITIES CAPITAL FUND IV L.P.	3,623,960
Partnership limitation	RIVER CITIES CAPITAL FUND V L.P.	596,648
Partnership limitation	SEAPOINT VENTURE II L.P.	61,045
Not registered with SEC	SEBRING SOFTWARE \$0.01 4/25/2023	385,000
Partnership limitation	SNOW, PHIPPS, & GUGGENHEIM, L.P.	5,918,461
Partnership limitation	SNOW, PHIPPS, & GUGGENHEIM II, L.P.	4,410,847
Partnership limitation	SOLAMERE CAPITAL FUND II, L.P.	20,938
Partnership limitation	SOLAMERE CAPITAL FUND II-A, L.P.	2,998
Membership limitation	STANLEY MARTIN COMMUNITY, LLC	984,883
Membership limitation	THREE OCEAN PARTNERS LLC	659,683
Partnership limitation	VIDA SIDE POCKET I L.P.	14,094,889
Partnership limitation	VOYAGER CAPITAL FUND II L.P.	15,433
Not registered with SEC	XCEL BRANDS, INC. WARRANT \$0.01 EXPIRING 09/28/2018	1,275,500
Not registered with SEC	NAYLOR PUBLISHING WTS	0

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [ X ] No [ ]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?  
 If no, attach a description with this statement.

Yes [ X ] No [ ] N/A [ ]

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [ ] No [ X ]

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

28. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes [ X ] No [ ]

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

1 Name of Custodian(s)	2 Custodian's Address
The Bank of New York Mellon	One Wall Street, New York, NY 10286

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?

Yes [ ] No [ X ]

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

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

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

1 Central Registration Depository Number(s)	2 Name	3 Address
161853	American Money Management Corporation	301 East Fourth Street, Cincinnati, OH 45202

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**

**PART 1 - COMMON INTERROGATORIES - INVESTMENT**

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

29.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
89147U 10 0	TORTOISE ENERGY CAPITAL CORPORATION	2,804,635
29.2999. TOTAL		2,804,635

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

1	2	3	4
Name of Mutual Fund (from the above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to Holding	Date of Valuation
TORTOISE ENERGY CAPITAL CORPORATION	Magellan Midstream Partners, L.P	213,152	12/31/2013
TORTOISE ENERGY CAPITAL CORPORATION	Enterprise Products Partners, L.P	204,738	12/31/2013
TORTOISE ENERGY CAPITAL CORPORATION	Buckeye Partners, L.P	199,129	12/31/2013
TORTOISE ENERGY CAPITAL CORPORATION	Plains All American Pipeline, L.P	196,324	12/31/2013
TORTOISE ENERGY CAPITAL CORPORATION	Sunoco Logistics Partners, L.P	159,864	12/31/2013

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	17,708,439,007	18,471,491,407	763,052,400
30.2 Preferred stocks.....	15,463,782	15,506,576	42,794
30.3 Totals.....	17,723,902,789	18,486,997,983	763,095,194

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

Fair values for Bonds and Preferred stocks are determined by internal investment professionals at American Money Management Corporation (the manager of the Company's investment portfolio) using data from nationally recognized pricing services, broker quotes, and available trade information. When data from these sources is not available (typically less than 1% of the portfolio), prices are developed internally by the investment professionals using widely published indices (as benchmarks), interest rates, issuer spreads, credit quality of the specific issuer and general economic conditions.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes  No

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes  No

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D. For the securities that were priced using broker prices, the Company obtains data from brokers that are familiar with the securities being priced and the markets in which they trade.

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes  No

32.2 If no, list exceptions:

61686ZZZ1 MORGAN JOSEPH TRIARTISAN GROUP SERIES D  
617555ZA8 MSI LIGHTING TERM LOAN 15% 11/6/2017  
96928\*EZ6 VHA CTL SERIES 2012-1 5.04% 9/15/2033

**PART 1 - COMMON INTERROGATORIES - OTHER**

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$.....988,587

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1	2
Name	Amount Paid
Standard & Poors	988,587

34.1 Amount of payments for legal expenses, if any? \$.....610,292

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1	2
Name	Amount Paid

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$.....77,779

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

1	2
Name	Amount Paid
American Council of Life Insurers	32,377

## GENERAL INTERROGATORIES

### PART 2 - LIFE INTERROGATORIES

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [ X ] No [ ]
- 1.2 If yes, indicate premium earned on U.S. business only \$.....7,692,573
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$.....0

1.31 Reason for excluding

---

- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$.....0
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$.....5,696,345

1.6 Individual policies:

Most current three years:

- 1.61 Total premium earned \$.....0
- 1.62 Total incurred claims \$.....0
- 1.63 Number of covered lives .....0

All years prior to most current three years:

- 1.64 Total premium earned \$.....7,692,573
- 1.65 Total incurred claims \$.....5,696,345
- 1.66 Number of covered lives .....2,693

1.7 Group policies:

Most current three years:

- 1.71 Total premium earned \$.....0
- 1.72 Total incurred claims \$.....0
- 1.73 Number of covered lives .....0

All years prior to most current three years:

- 1.74 Total premium earned \$.....0
- 1.75 Total incurred claims \$.....0
- 1.76 Number of covered lives .....0

2. Health test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator.....	.....0	.....5,350,223
2.2 Premium Denominator.....	3,801,649,755	2,955,414,952
2.3 Premium Ratio (2.1/2.2).....	.....0.0	.....0.2
2.4 Reserve Numerator.....	.....995,264	.....1,070,240
2.5 Reserve Denominator.....	17,133,739,301	14,214,690,294
2.6 Reserve Ratio (2.4/2.5).....	.....0.0	.....0.0

- 3.1 Does this reporting entity have Separate Accounts? Yes [ ] No [ X ]
- 3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [ ] No [ ] N/A [ X ]
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? .....
- 3.4 State the authority under which Separate Accounts are maintained:
- 

- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [ ] No [ X ]
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [ ] No [ X ]
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?" .....

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

4.2 Net reimbursement of such expenses between reporting entities:

- 4.21 Paid \$.....28,301,947
- 4.22 Received \$.....21,479,895

- 5.1 Does the reporting entity write any guaranteed interest contracts? Yes [ ] No [ X ]
- 5.2 If yes, what amount pertaining to these items is included in:
- 5.21 Page 3, Line 1 .....
- 5.22 Page 4, Line 1 .....

6. For stock reporting entities only:

- 6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$.....765,032,607

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

- 7.11 Cash \$.....996,667,601
- 7.12 Stock \$.....0

## GENERAL INTERROGATORIES

### PART 2 - LIFE INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [ ] No [ X ]  
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**FIVE-YEAR HISTORICAL DATA**

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

Show amounts of life insurance in this exhibit in thousands (omit \$000)

	1 2013	2 2012	3 2011	4 2010	5 2009
<b>Life Insurance in Force (Exhibit of Life Insurance)</b>					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....	1,856,282	1,935,077	1,638,724	1,712,270	1,800,831
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	12,069,611	13,009,446	13,620,799	14,706,973	16,065,107
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....	36,166	40,413	27,340	29,273	31,162
5. Industrial (Line 21, Col. 2).....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....	13,962,059	14,984,936	15,286,863	16,448,516	17,897,100
<b>New Business Issued (Exhibit of Life Insurance)</b>					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....	1,170	1,192	1,517	3,492	23,172
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2).....	746	1,545	2,284	3,858	3,522
10. Credit life (Line 2, Col. 6).....					
11. Group (Line 2, Col. 9).....	37				
12. Industrial (Line 2, Col. 2).....					
13. Total (Line 2, Col. 10).....	1,953	2,737	3,801	7,350	26,694
<b>Premium Income - Lines of Business (Exhibit 1-Part 1)</b>					
14. Industrial life (Line 20.4, Col. 2).....					
15.1 Ordinary life insurance (Line 20.4, Col. 3).....	20,373,579	50,405,585	21,278,795	18,896,543	20,808,514
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....	3,760,889,623	2,878,023,227	2,745,671,590	1,882,438,616	954,342,801
16. Credit life (group and individual) (Line 20.4, Col. 5).....					
17.1 Group life insurance (Line 20.4, Col. 6).....	(2,385)	(992)	(4,013)	(1,819)	(1,224)
17.2 Group annuities (Line 20.4, Col. 7).....	20,388,939	21,988,208	24,459,603	26,950,902	32,208,189
18.1 A&H - group (Line 20.4, Col. 8).....					(6,059,042)
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....					
18.3 A&H - other (Line 20.4, Col. 10).....	0	4,998,923	11,491,472	13,686,405	(89,681,748)
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....					
20. Total.....	3,801,649,755	2,955,414,952	2,802,897,447	1,941,970,648	911,617,490
<b>Balance Sheet (Pages 2 and 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)....	20,182,198,720	16,508,610,432	13,950,468,160	11,470,510,707	9,962,026,196
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	18,670,398,367	15,233,864,320	12,879,964,155	10,479,654,780	9,087,389,839
23. Aggregate life reserves (Page 3, Line 1).....	17,056,373,400	14,123,605,167	11,938,228,594	9,804,893,997	8,464,237,803
24. Aggregate A&H reserves (Page 3, Line 2).....			750,368	697,259	678,753
25. Deposit-type contract funds (Page 3, Line 3).....	854,616,680	673,225,388	703,108,767	492,730,922	516,576,726
26. Asset valuation reserve (Page 3, Line 24.01).....	140,568,506	98,774,291	22,608,226	38,190,391	12,904,235
27. Capital (Page 3, Lines 29 & 30).....	2,512,500	2,512,500	2,512,500	2,512,500	2,512,500
28. Surplus (Page 3, Line 37).....	1,509,287,852	1,272,233,612	1,067,991,504	988,343,427	872,123,857
<b>Cash Flow (Page 5)</b>					
29. Net Cash from operations (Line 11).....	3,316,941,331	2,429,375,829	2,416,300,324	1,656,477,604	629,553,640
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital.....	1,660,547,034	1,379,774,052	1,095,226,064	1,032,272,908	890,034,122
31. Authorized control level risk-based capital.....	194,079,342	161,509,169	142,043,509	120,096,413	106,753,228
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0</b>					
32. Bonds (Line 1).....	89.0	89.5	91.3	90.8	89.6
33. Stocks (Lines 2.1 and 2.2).....	2.9	2.6	2.5	1.9	2.0
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....	3.4	2.9	2.1	2.5	1.7
35. Real estate (Line 4.1, 4.2 and 4.3).....	0.4	0.5	0.6	0.7	0.9
36. Cash, cash equivalents and short-term investments (Line 5).....	1.8	2.3	1.5	1.3	2.6
37. Contract loans (Line 6).....	0.7	0.9	1.1	1.4	1.8
38. Derivatives (Line 7).....	1.3	0.8	0.5	0.8	XXX
39. Other invested assets (Line 8).....	0.4	0.5	0.4	0.5	0.7
40. Receivables for securities (Line 9).....	0.1			0.1	0.1
41. Securities lending reinvested collateral assets (Line 10).....					XXX
42. Aggregate write-ins for invested assets (Line 11).....					0.8
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**FIVE-YEAR HISTORICAL DATA**

(continued)

	1 2013	2 2012	3 2011	4 2010	5 2009
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Sch. D Summary, Line 12 Col. 1).....				2,630,354	3,126,250
45. Affiliated preferred stocks (Sch. D Summary, Line 18 Col. 1).....					
46. Affiliated common stocks (Sch. D Summary, Line 24 Col. 1).....	215,543,282	190,305,018	170,776,054	170,118,786	151,681,160
47. Affiliated short-term investments (subtotal included in Sch. DA, Verif. Col. 5, Line 10).....					
48. Affiliated mortgage loans on real estate.....					
49. All other affiliated.....	18,009,037	19,657,519	23,544,494	18,442,468	42,699,070
50. Total of above Lines 44 to 49.....	233,552,319	209,962,537	194,320,548	191,191,608	197,506,480
51. Total investment in parent included in Lines 44 to 49 above.....					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	27,681,386	36,090,300	35,675,707	28,774,603	24,373,516
53. Total admitted assets (Page 2, Line 28, Col. 3).....	20,182,198,720	16,508,610,432	13,950,468,160	11,470,510,707	9,962,026,196
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income).....	1,029,481,424	856,797,127	760,456,897	672,782,461	551,265,595
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	27,980,347	16,161,920	(36,412,992)	7,501,486	(107,675,363)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	117,769,872	70,599,937	(48,075,354)	23,987,576	94,197,052
57. Total of above Lines 54, 55 and 56.....	1,175,231,643	943,558,984	675,968,551	704,271,523	537,787,284
<b>Benefits and Reserve Increase (Page 6)</b>					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1 less Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11).....	1,163,591,149	1,080,061,525	851,584,618	785,278,711	847,549,716
59. Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11).....		3,707,119	8,316,573	10,145,479	6,723,038
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3).....	2,396,001	31,947,492	8,905,239	4,890,100	4,504,912
61. Increase in A&H reserves (Line 19, Cols. 9, 10 & 11).....		(750,364)	53,109	18,508	(105,253,531)
62. Dividends to policyholders (Line 30, Col 1).....	38,085	217,694			
<b>Operating Percentages</b>					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00.....	6.9	7.2	7.8	8.0	12.2
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00.....	6.6	5.4	7.0	8.2	8.5
65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....		61.9	74.3	73.5	104.3
66. A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....					
67. A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....		26.6	23.5	33.0	(5.6)
<b>A&amp;H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....					
69. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....					579,670
70. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....		636,366	1,087,115	1,008,687	1,316,157
71. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....		1,050,295	1,215,916	1,311,439	5,593,155
<b>Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)</b>					
72. Industrial life (Col. 2).....					
73. Ordinary - life (Col. 3).....	2,902,083	3,214,762	1,895,537	9,277,924	6,543,625
74. Ordinary - individual annuities (Col. 4).....	216,830,392	122,896,814	163,054,606	126,976,402	58,605,439
75. Ordinary - supplementary contracts (Col. 5).....	81,338	7,021	28,636	(1,936)	62,776
76. Credit life (Col. 6).....					
77. Group life (Col. 7).....	36,191	345	41,903	(437)	13,952
78. Group annuities (Col. 8).....	14,418,463	12,918,566	22,892,962	17,945,395	11,835,541
79. A&H - group (Col. 9).....					76,119
80. A&H - credit (Col. 10).....					
81. A&H - other (Col. 11).....		400,444	675,297	(484,713)	(1,016,752)
82. Aggregate of all other lines of business (Col. 12).....					
83. Total (Col. 1).....	234,268,467	139,437,952	188,588,941	153,712,635	76,120,699

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

Yes [ ] No [X]

If no, please explain:

The Company was not party to a merger.

**EXHIBIT OF LIFE INSURANCE**

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance (a)	Number of		9 Amount of Insurance (a)	
							7 Policies	8 Certificates		
1. In force end of prior year.....			118,178	14,944,523			133	7,739	40,413	14,984,936
2. Issued during year.....			49	1,916				3	37	1,953
3. Reinsurance assumed.....										0
4. Revived during year.....			32	10,479					1	10,480
5. Increased during year (net).....			15	8,500					36	8,536
6. Subtotals, Lines 2 to 5.....	0	0	96	20,895	0	0	0	3	74	20,969
7. Additions by dividends during year.....	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases.....	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8).....	0	0	118,274	14,965,418	0	0	133	7,742	40,487	15,005,905
<b>Deductions during year:</b>										
10. Death.....			2,590	65,152			XXX	450	2,009	67,161
11. Maturity.....			22	82			XXX	2	11	93
12. Disability.....							XXX			0
13. Expiry.....			415	6,809				91	727	7,536
14. Surrender.....			1,602	84,440				6	11	84,451
15. Lapse.....			4,210	872,099			28	67	1,563	873,662
16. Conversion.....			21	2,668			XXX	XXX	XXX	2,668
17. Decreased (net).....				8,275						8,275
18. Reinsurance.....										0
19. Aggregate write-ins for decreases.....	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19).....	0	0	8,860	1,039,525	0	0	28	616	4,321	1,043,846
21. In force end of year (Line 9 minus Line 20).....	0	0	109,414	13,925,893	0	0	105	7,126	36,166	13,962,059
22. Reinsurance ceded end of year.....	XXX		XXX	9,996,086	XXX		XXX	XXX	21,349	10,017,435
23. Line 21 minus Line 22.....	XXX	0	XXX	3,929,807	XXX	(b)	XXX	XXX	14,817	3,944,624

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**DETAILS OF WRITE-INS**

0801. ....										0
0802. ....										0
0803. ....										0
0898. Summary of remaining write-ins for Line 8 from overflow page.....	0	0	0	0	0	0	0	0	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above).....	0	0	0	0	0	0	0	0	0	0
1901. ....										0
1902. ....										0
1903. ....										0
1998. Summary of remaining write-ins for Line 19 from overflow page.....	0	0	0	0	0	0	0	0	0	0
1999. Totals (Lines 1901 thru 1903 plus 1998) (Line 19 above).....	0	0	0	0	0	0	0	0	0	0

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

(b) Group \$.....0; Individual \$.....0.

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**EXHIBIT OF LIFE INSURANCE (continued)**  
 ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends.....	.XXX		.XXX	
25. Other paid-up insurance.....			12,031	50,312
26. Debit ordinary insurance.....	.XXX	.XXX		

**ADDITIONAL INFORMATION ON ORDINARY INSURANCE**

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies-decreasing.....			362	6,748
28. Term policies-other.....	5	651	47,835	10,906,090
29. Other term insurance-decreasing.....	.XXX		.XXX	9,995
30. Other term insurance.....	.XXX	95	.XXX	1,130,693
31. Totals (Lines 27 to 30).....	5	746	48,197	12,053,526
Reconciliation to Lines 2 and 21:				
32. Term additions.....	.XXX		.XXX	
33. Totals, extended term insurance.....	.XXX	.XXX	2,680	16,082
34. Totals, whole life and endowment.....	44	1,170	58,537	1,856,282
35. Totals (Lines 31 to 34).....	49	1,916	109,414	13,925,890

**CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS**

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial.....				
37. Ordinary.....	1,916		13,900,630	25,263
38. Credit Life (Group and Individual).....				
39. Group.....	37		36,166	
40. Totals (Lines 36 to 39).....	1,953	0	13,936,796	25,263

**ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE**

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies.....	.XXX		.XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis.....		.XXX	2,210	.XXX
43. Federal Employees' Group Life Insurance included in Line 21.....				
44. Servicemen's Group Life Insurance included in Line 21.....				
45. Group Permanent Insurance included in Line 21.....			4,777	23,967

**ADDITIONAL ACCIDENTAL DEATH BENEFITS**

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a).....	187,323
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**BASIS OF CALCULATION OF ORDINARY TERM INSURANCE**

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 none
47.2 actual for spouse, \$1,000 per unit for children

**POLICIES WITH DISABILITY PROVISIONS**

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium.....			6,073	411,496				
49. Disability Income.....			211	26,096			59	1,129
50. Extended Benefits.....			.XXX	.XXX				
51. Other.....								
52. Total.....	0	0	6,284	437,592	0	0	59	1,129

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

(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the Annual Statement Instructions.

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

**SUPPLEMENTARY CONTRACTS**

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year.....	138	30		
2. Issued during year.....				
3. Reinsurance assumed.....		9		
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	138	39	0	0
Deductions during year:				
6. Decreased (net).....	17	6		
7. Reinsurance ceded.....				
8. Totals (Lines 6 and 7).....	17	6	0	0
9. In force end of year.....	121	33	0	0
10. Amount on deposit.....	79,998	(a) 55,189		(a)
11. Income now payable.....	81	24		
12. Amount of income payable.....	(a) 147,213	(a) 174,111	(a)	(a)

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year.....	20,343	233,528	37	49,926
2. Issued during year.....	2,064	45,359		3
3. Reinsurance assumed.....	137	1		
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	22,544	278,888	37	49,929
Deductions during year:				
6. Decreased (net).....	3,632	15,785	3	2,463
7. Reinsurance ceded.....				
8. Totals (Lines 6 and 7).....	3,632	15,785	3	2,463
9. In force end of year.....	18,912	263,103	34	47,466
Income now payable:				
10. Amount of income payable.....	(a) 148,064,838	XXX	XXX	(a) 1,478,238
Deferred fully paid:				
11. Account balance.....	XXX	(a) 14,317,080,763	XXX	(a) 244,361,421
Deferred not fully paid:				
12. Account balance.....	XXX	(a) 2,030,741,298	XXX	(a) 744,677,426

**ACCIDENT AND HEALTH INSURANCE**

	Group		Credit		Other	
	1 Certificates	2 Premiums in force	3 Policies	4 Premiums in force	5 Policies	6 Premiums in force
1. In force end of prior year.....						
2. Issued during year.....						
3. Reinsurance assumed.....						
4. Increased during year (net).....				XXX		XXX
5. Total (Lines 1 to 4).....	0		0	XXX	0	XXX
Deductions during year:						
6. Conversions.....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net).....		XXX		XXX		XXX
8. Reinsurance ceded.....		XXX		XXX		XXX
9. Totals (Lines 6 to 8).....	0	XXX	0	XXX	0	XXX
10. In force end of year.....	0	(a)	0	(a)	0	(a)

**NONE**

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year.....	1,667	3,154
2. Issued during year.....		
3. Reinsurance assumed.....	32	16
4. Increased during year (net).....		
5. Total (Lines 1 to 4).....	1,699	3,170
Deductions during year:		
6. Decreased (net).....		
7. Reinsurance ceded.....		
8. Totals (Lines 6 and 7).....	0	0
9. In force end of year.....	1,699	3,170
10. Amount of account balance.....	(a) 2,940,580	(a) 5,643,175

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the Annual Statement Instructions.

Annual Statement for the year 2013 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**  
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS**

Allocated by States and Territories

1	States, Etc.	Active Status	Direct Business Only						
			Life Contracts		4	5	6	7	
			2	3					Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees
			Life Insurance Premiums	Annuity Considerations					
1.	Alabama.....	AL	L	462,627	90,507,860	168,504		91,138,991	69,472
2.	Alaska.....	AK	L	25,032	975,740	48,767		1,049,539	
3.	Arizona.....	AZ	L	1,013,069	37,982,796	6,888		39,002,753	33,481
4.	Arkansas.....	AR	L	393,139	26,557,692	6,319		26,957,150	
5.	California.....	CA	L	10,070,611	249,763,711	9,607		259,843,928	302,114
6.	Colorado.....	CO	L	634,554	40,831,479	139,303		41,605,336	397,654
7.	Connecticut.....	CT	L	738,250	93,858,721	8,693		94,605,664	1,325,312
8.	Delaware.....	DE	L	124,120	18,183,909			18,308,028	
9.	District of Columbia.....	DC	L	57,760	5,128,448			5,186,208	
10.	Florida.....	FL	L	3,880,530	334,840,681	543,733		339,264,945	250,972
11.	Georgia.....	GA	L	1,922,751	90,667,732	138,317		92,728,800	208,066
12.	Hawaii.....	HI	L	383,451	5,581,619	84		5,965,154	46,577
13.	Idaho.....	ID	L	178,862	14,675,908	2,405		14,857,174	
14.	Illinois.....	IL	L	1,751,261	132,079,801	181,046		134,012,107	2,506
15.	Indiana.....	IN	L	502,127	97,034,644	341,757		97,878,528	528,562
16.	Iowa.....	IA	L	251,146	33,924,463	380,964		34,556,573	18,631
17.	Kansas.....	KS	L	403,369	17,923,295	435,322		18,761,986	
18.	Kentucky.....	KY	L	453,497	83,878,757	1,009,730		85,341,984	
19.	Louisiana.....	LA	L	531,118	96,076,255	2,073		96,609,446	
20.	Maine.....	ME	L	211,006	13,200,983	6,501		13,418,490	
21.	Maryland.....	MD	L	1,275,682	93,445,918	2,274		94,723,874	277,083
22.	Massachusetts.....	MA	L	944,515	72,345,528	5,019		73,295,062	3,893,452
23.	Michigan.....	MI	L	560,567	174,333,636	18,341		174,912,544	444,700
24.	Minnesota.....	MN	L	721,922	67,488,292	2,506		68,212,720	251,900
25.	Mississippi.....	MS	L	298,033	40,639,464	11,573		40,949,071	
26.	Missouri.....	MO	L	631,888	110,007,270	468,695		111,107,852	234,087
27.	Montana.....	MT	L	21,889	4,829,843	8,904		4,860,637	
28.	Nebraska.....	NE	L	242,379	10,031,629	126,703		10,400,711	
29.	Nevada.....	NV	L	635,005	17,169,395	10,055		17,814,454	
30.	New Hampshire.....	NH	L	149,546	31,005,268	104,827		31,259,641	192,799
31.	New Jersey.....	NJ	L	1,758,295	151,310,959	8,493		153,077,747	
32.	New Mexico.....	NM	L	409,269	8,202,768			8,612,037	535,425
33.	New York.....	NY	N	369,594	25,664,725	8,930		26,043,249	1,507
34.	North Carolina.....	NC	L	1,956,710	188,098,489	1,847,654		191,902,854	1,129,700
35.	North Dakota.....	ND	L	89,783	7,394,625			7,484,407	60,364
36.	Ohio.....	OH	L	1,131,694	244,288,028	102,196		245,521,918	252,091
37.	Oklahoma.....	OK	L	1,036,353	20,103,745	324,431		21,464,529	658,427
38.	Oregon.....	OR	L	272,942	23,408,174	100,115		23,781,231	28,515
39.	Pennsylvania.....	PA	L	2,180,868	270,104,323	53,469		272,338,661	832,650
40.	Rhode Island.....	RI	L	131,863	35,030,627	11,233		35,173,722	
41.	South Carolina.....	SC	L	865,299	96,756,621	985,365		98,607,285	220,431
42.	South Dakota.....	SD	L	82,511	5,701,228	8,844		5,792,583	
43.	Tennessee.....	TN	L	927,924	125,198,819	857,395		126,984,138	
44.	Texas.....	TX	L	5,283,314	136,343,536	401,403		142,028,253	1,522,709
45.	Utah.....	UT	L	246,757	40,358,076	97,171		40,702,005	
46.	Vermont.....	VT	L	80,183	8,641,808	20,390		8,742,382	34,467
47.	Virginia.....	VA	L	1,956,404	121,300,898	317,286		123,574,589	63,649
48.	Washington.....	WA	L	828,113	84,472,104	304,483		85,604,700	310,785
49.	West Virginia.....	WV	L	160,648	22,929,463	6,178		23,096,289	
50.	Wisconsin.....	WI	L	504,121	54,122,762	592,975		55,219,858	80,752
51.	Wyoming.....	WY	L	55,882	5,806,715			5,862,597	
52.	American Samoa.....	AS	N					0	
53.	Guam.....	GU	L	167,034				167,034	
54.	Puerto Rico.....	PR	N	3,416	50,000			53,416	
55.	US Virgin Islands.....	VI	L	3,924	343,824			347,748	
56.	Northern Mariana Islands.....	MP	N					0	
57.	Canada.....	CAN	N	4,881				4,881	
58.	Aggregate Other Alien.....	OT	XXX	33,937	132,429	0	0	166,367	0
59.	Subtotal.....	(a)	52	50,011,425	3,780,735,483	10,236,921	0	3,840,983,829	14,208,837
90.	Reporting entity contributions for employee benefit plans.....	XXX						0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX						0	
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX						0	
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX		99,863		73,541		173,404	
94.	Aggregate other amounts not allocable by State.....	XXX		0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX		50,111,288	3,780,735,483	10,310,462	0	3,841,157,233	14,208,837
96.	Plus reinsurance assumed.....	XXX		7,628,709	587,039			8,215,748	
97.	Totals (All Business).....	XXX		57,739,997	3,781,322,522	10,310,462	0	3,849,372,982	14,208,837
98.	Less reinsurance ceded.....	XXX		36,774,788	43,961	10,310,462		47,129,211	28,230
99.	Totals (All Business) less reinsurance ceded.....	XXX		20,965,209	3,781,278,562	(b) (0)	0	3,802,243,771	14,180,607

**DETAILS OF WRITE-INS**

58001.	Other Alien.....	XXX		33,937	132,429			166,367	
58002.	.....	XXX						0	
58003.	.....	XXX						0	
58998.	Summ. of remaining write-ins for line 58 from overflow page.....	XXX		0	0	0	0	0	0
58999.	Total (Lines 58001 thru 58003 plus 58998) (Line 58 above).....	XXX		33,937	132,429	0	0	166,367	0
9401.	.....	XXX						0	
9402.	.....	XXX						0	
9403.	.....	XXX						0	
9498.	Summ. of remaining write-ins for line 94 from overflow page.....	XXX		0	0	0	0	0	0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX		0	0	0	0	0	0

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;  
(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.

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

Premiums and annuity considerations are allocated on the residences of policyholders.

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

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

**Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group**  
**Part 1 - Organizational Chart**

	Domiciliary Location	FEIN	NAIC Co. Code
American Financial Group, Inc.	OH	31-1544320	
American Financial Capital Trust II	DE	31-6549738	
American Financial Capital Trust III	DE	16-6543606	
American Financial Capital Trust IV	DE	16-6543609	
American Financial Enterprises, Inc.	CT	31-0996797	
American Money Management Corporation	OH	31-0828578	
American Real Estate Capital Company, LLC (80%)	OH	27-1577326	
MidMarket Capital Partners, LLC (65%)	DE	27-2829629	
APU Holding Company	OH	41-2112001	
American Premier Underwriters, Inc.	PA	23-6000765	
The Associates of the Jersey Company	NJ	23-6297584	
Cal Coal, Inc.	IL	37-1094159	
Great Southwest Corporation	DE	95-2802826	
The Indianapolis Union Railway Company	IN	35-6001691	
Lehigh Valley Railroad Company	PA	13-6400464	
Pennsylvania Lehigh Oil & Gas Holdings LLC	PA	46-1665396	
Magnolia Alabama Holdings, Inc.	DE	20-1548213	
Magnolia Alabama Holdings LLC	AL	20-1574094	
Michigan Oil & Gas Holdings, LLC	MI	46-1852532	
Ohio Oil & Gas Holdings, LLC	OH	46-1480078	
The Owasco River Railway, Inc.	NY	13-6021353	
PCC Real Estate, Inc.	NY	31-1236926	
PCC Technical Industries, Inc.	DE	76-0080537	
PCC Maryland Realty Corp.	MD	31-1388401	
Penn Central Energy Management Company	DE	06-1209709	
Penn Towers, Inc.	PA	23-1537928	
Pennsylvania Oil & Gas Holdings, LLC	PA	46-3246684	
Pennsylvania-Reading Seashore Lines (66.67%)	NJ	23-6000766	
Pittsburgh and Cross Creek Railroad Company (83%)	PA	23-6207599	
Terminal Realty Penn Co.	DC	23-1707450	
Waynesburg Southern Railroad Company	PA	23-1675796	
GAI Insurance Company, Ltd. *	BMU		
Great American Specialty & Affinity Limited	GBR		
Hangar Acquisition Corp.	OH	31-1446308	
Premier Lease & Loan Services Insurance Agency, Inc.	WA	91-1242743	
Premier Lease & Loan Services of Canada, Inc.	WA	91-1508644	
Republic Indemnity Company of America *	CA	95-2801326	22179
Republic Indemnity Company of California *	CA	31-1054123	43753
Risiko Management Corporation	DE	31-1262960	
Dixie Terminal Corporation	OH	31-0823725	
GAI Holding Bermuda Ltd.	BMU	98-0606803	
GAI Indemnity, Ltd. #	GBR	98-0556144	
Marketform Group Limited	GBR		
Marketform Holdings Limited	GBR		
Lavenham Underwriting Limited #	GBR	98-0412245	
Marketform Limited	GBR		
Gabinete Marketform SL	ESP		
Marketform Australia Pty Limited	AUS		
Studio Marketform SRL	ITA		
Marketform Management Services Limited	GBR		
Marketform Managing Agency Limited	GBR		
Sampford Underwriting Limited #	GBR	98-0431601	
Marketform Trust Company Limited	GBR		

\* Denotes insurer

@ Company affiliated but not owned

# Participant in Lloyd's Syndicate 2468

Subsidiaries 100% owned by respective parent unless otherwise stated

^ Total percentage owned by respective parent and other affiliated companies

**Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group  
Part 1 - Organizational Chart**

	<b>Domiciliary Location</b>	<b>FEIN</b>	<b>NAIC Co. Code</b>
American Financial Group, Inc.	OH	31-1544320	
└─ Great American Financial Resources, Inc. ^	DE	06-1356481	
└─ AAG Insurance Agency, Inc.	KY	31-1422717	
└─ Ceres Group, Inc.	DE	34-1017531	
└─ Continental General Corporation	NE	47-0717079	
└─ Continental General Insurance Company *	OH	47-0463747	71404
└─ QQAgency of Texas, Inc.	TX	34-1947042	
└─ Great American Advisors, Inc.	OH	31-1395344	
└─ Great American Life Insurance Company *	OH	13-1935920	63312
└─ Aerielle IP Holdings, LLC ^	OH	45-2969767	
└─ Aerielle, LLC ^	DE	26-4391696	
└─ Annuity Investors Life Insurance Company *	OH	31-1021738	93661
└─ Bay Bridge Marina Hemingway's Restaurant, LLC (85%)	MD	27-4078277	
└─ Bay Bridge Marina Management, LLC (85%)	MD	27-0513333	
└─ Brothers Management, LLC (99%)	FL	20-1246122	
└─ FT Liquidation, LLC	OH	45-3988240	
└─ GALIC - Bay Bridge Marina, LLC	MD	20-4604276	
└─ GALIC - Sorrento, LLC ^	FL	45-5565693	
└─ GALIC Brothers, Inc. (80%)	OH	31-1391777	
└─ GALIC Pointe, LLC ^	FL	45-1144095	
└─ Manhattan National Holding Corporation	OH	26-3260520	
└─ Manhattan National Life Insurance Company *	IL	45-0252531	67083
└─ Skipjack Marina Corp.	MD	52-2179330	
└─ United Teacher Associates, Ltd. ^	TX	74-2180806	
└─ United Teacher Associates Insurance Company *	TX	58-0869673	63479
└─ Great American Holding, Inc.	OH	42-1575938	
└─ Agricultural Services, LLC	OH	27-3062314	
└─ United States Commodities Producers, LLC (75%)	MT	45-4110027	
└─ United States Livestock Producers, LLC (75%)	NV	27-2354685	
└─ Livestock Market Enhancement Risk Retention Group * ^	NV	27-4395897	14084
└─ American Empire Surplus Lines Insurance Company *	DE	31-0912199	35351
└─ American Empire Insurance Company *	OH	31-0973761	37990
└─ American Empire Underwriters, Inc.	TX	59-1671722	
└─ GAI Australia Pty Ltd	AUS		
└─ Great American International Insurance Limited *	IRL		
└─ Mid-Continent Casualty Company *	OH	73-0556513	23418
└─ Mid-Continent Assurance Company *	OH	73-1406844	15380
└─ Mid-Continent Excess and Surplus Insurance Company *	DE	38-3803661	13794
└─ Mid-Continent Specialty Insurance Services, Inc.	OK	30-0571535	
└─ Oklahoma Surety Company *	OH	73-0773259	23426

\* Denotes insurer

@ Company affiliated but not owned

# Participant in Lloyd's Syndicate 2468

Subsidiaries 100% owned by respective parent unless otherwise stated

^ Total percentage owned by respective parent and other affiliated companies

**Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group**  
**Part 1 - Organizational Chart**

	Domiciliary Location	FEIN	NAIC Co. Code
American Financial Group, Inc.	OH	31-1544320	
Great American Insurance Company *	OH	31-0501234	16691
American Signature Underwriters, Inc.	OH	31-1463075	
Brothers Property Corporation (80%)	OH	59-2840291	
Brothers Le Pavillon, LLC	DE	20-5173494	
Brothers Le Pavillon (SPE), LLC	DE	20-5173589	
Brothers Pennsylvanian Corporation	PA	25-1754638	
Brothers Property Management Corporation	OH	59-2840294	
Crescent Centre Apartments ^	OH	20-4498054	
Crop Managers Insurance Agency, Inc.	KS	31-1277904	
Dempsey & Siders Agency, Inc.	OH	31-0589001	
Eden Park Insurance Brokers, Inc.	CA	31-1341668	
El Aguila, Compañía de Seguros, S.A. de C.V. *	MEX		
Financidora de Primas Condor, S.A. de C.V. (99%)	MEX		
Farmers Crop Insurance Alliance, Inc.	KS	39-1404033	
FCIA Management Company, Inc.	NY	13-3628555	
Foreign Credit Insurance Association @	NY		
GAI Warranty Company	OH	31-1753938	
GAI Warranty Company of Florida	FL	31-1765544	
GAI Warranty Company of Canada Inc.	CAN		
Global Premier Finance Company	OH	61-1329718	
Great American Agency of Texas, Inc.	TX	74-2693636	
Great American Alliance Insurance Company *	OH	95-1542353	26832
Great American Assurance Company *	OH	15-6020948	26344
Great American Casualty Insurance Company *	OH	61-0983091	39896
Great American Claims Services, Inc.	DE	31-1228726	
Great American Contemporary Insurance Company *	OH	36-4079497	10646
Great American E & S Insurance Company *	DE	31-0954439	37532
Great American Fidelity Insurance Company *	DE	31-1036473	41858
Great American Insurance Agency, Inc.	OH	31-1652643	
Great American Insurance Company of New York *	NY	13-5539046	22136
Great American Lloyd's Insurance Company * @	TX	31-0974853	38024
Great American Lloyd's, Inc.	TX	31-1073664	
Great American Management Services, Inc.	OH	31-0856644	
Great American Protection Insurance Company *	OH	31-1288778	38580
Great American Re Inc.	DE	31-0918893	
Great American Security Insurance Company *	OH	31-1209419	31135
Great American Spirit Insurance Company *	OH	31-1237970	33723
Insurance (GB) Limited *	GBR		
Key Largo Group, Inc.	FL	59-1263251	
National Interstate Corporation (51.7%)	OH	34-1607394	
American Highways Insurance Agency, Inc.	OH	34-1899058	
Explorer RV Insurance Agency, Inc.	OH	31-1548235	
Hudson Indemnity, Ltd.	CYM	98-0191335	
Hudson Management Group, Ltd.	VIR	66-0660039	
National Interstate Insurance Agency, Inc.	OH	34-1607396	
Commercial For Hire Transportation Purchasing Group @	SC		
National Interstate Insurance Company *	OH	34-1607395	32620
National Interstate Insurance Company of Hawaii, Inc. *	OH	99-0345306	11051
TransProtection Service Company	MO	43-1254631	
Triumphe Casualty Company *	OH	95-3623282	41106
Vanliner Insurance Company *	MO	86-0114294	21172
Vanliner Reinsurance Limited *	BMU		
Safety Claims and Litigation Services, LLC	MT	20-5546054	
Safety Claims and Litigation Services, LLC	OH	46-4570914	
Pinecrest Place LLC	FL	27-2226948	
PLLS Canada Insurance Brokers Inc. (49%)	CAN	871850814	
Professional Risk Brokers, Inc.	IL	31-1293064	
Strategic Comp Holdings, L.L.C.	LA	72-1331800	
Strategic Comp Services, L.L.C.	LA	36-4517754	
Strategic Comp, L.L.C.	LA	32-0050970	
One East Fourth, Inc.	OH	31-0686194	
Pioneer Carpet Mills, Inc.	OH	31-0883227	
TEJ Holdings, Inc.	OH	31-1119320	
Three East Fourth, Inc.	OH	31-0728327	

\* Denotes insurer

@ Company affiliated but not owned

# Participant in Lloyd's Syndicate 2468

Subsidiaries 100% owned by respective parent unless otherwise stated

^ Total percentage owned by respective parent and other affiliated companies

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