



LIFE AND ACCIDENT AND HEALTH COMPANIES — ASSOCIATION EDITION

ANNUAL STATEMENT  
For the Year Ended December 31, 2013  
OF THE CONDITION AND AFFAIRS OF THE  
CINCINNATI LIFE INSURANCE COMPANY

NAIC Group Code	00244	(Current Period)	00244	(Prior Period)	NAIC Company Code	76236	Employer's ID Number	31-1213778
Organized under the Laws of	Ohio				State of Domicile or Port of Entry	Ohio		
Country of Domicile	United States							
Incorporated/Organized	07/02/1987				Commenced Business	02/01/1988		
Statutory Home Office	6200 SOUTH GILMORE ROAD				(Street and Number)	FAIRFIELD, OH, US 45014-5141		
Main Administrative Office	6200 SOUTH GILMORE ROAD				(Street and Number)	FAIRFIELD, OH, US 45014-5141		513-870-2000
Mail Address	6200 SOUTH GILMORE ROAD				(Street and Number or P.O. Box)	FAIRFIELD, OH, US 45014-5141		(City or Town, State, Country and Zip Code)
Primary Location of Books and Records	6200 SOUTH GILMORE ROAD				(Street and Number)	FAIRFIELD, OH, US 45014-5141		513-870-2000
Internet Web Site Address	WWW.CINFIN.COM							
Statutory Statement Contact	JOSEPH DAVID WURZELBACHER				(Name)	513-870-2000-4902		(Area Code) (Telephone Number) (Extension)
	JOE_WURZELBACHER@CINFIN.COM				(E-Mail Address)	513-603-5500		(FAX Number)

OFFICERS

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

OTHER OFFICERS

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

DIRECTORS OR TRUSTEES

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

State of OHIO ss  
County of BUTLER

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

DAVID HUGH POPPLEWELL PRESIDENT	MICHAEL JAMES SEWELL CFO & SENIOR VICE PRESIDENT	TODD HANCOCK PENDERY TREASURER & VICE PRESIDENT
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		

KAREN S. DONNER, NOTARY PUBLIC  
OCTOBER 26, 2014

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CINCINNATI LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	2,727,740,103		2,727,740,103	2,580,056,396
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	7,072,800		7,072,800	7,072,800
2.2 Common stocks .....	0		0	3,849,676
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....			0	0
3.2 Other than first liens .....			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ ..... encumbrances).....			0	0
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....			0	0
4.3 Properties held for sale (less \$ ..... encumbrances) .....			0	0
5. Cash (\$ .....51,335,583 , Schedule E-Part 1), cash equivalents (\$ .....0 , Schedule E-Part 2) and short-term investments (\$ .....0 , Schedule DA).....	51,335,583		51,335,583	50,630,602
6. Contract loans (including \$ .....premium notes).....	35,620,923	1,239,082	34,381,841	35,623,695
7. Derivatives (Schedule DB).....			0	0
8. Other invested assets (Schedule BA) .....	46,273,110		46,273,110	46,336,066
9. Receivables for securities .....			0	0
10. Securities lending reinvested collateral assets (Schedule DL).....			0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	2,868,042,520	1,239,082	2,866,803,437	2,723,569,235
13. Title plants less \$ .....charged off (for Title insurers only).....			0	0
14. Investment income due and accrued .....	37,168,710		37,168,710	36,694,175
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	8,066,104	19,790	8,046,314	7,125,443
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ .....earned but unbilled premiums).....	101,521,579		101,521,579	92,267,414
15.3 Accrued retrospective premiums.....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	347,307		347,307	1,513,821
16.2 Funds held by or deposited with reinsured companies .....			0	0
16.3 Other amounts receivable under reinsurance contracts .....	1,682,888		1,682,888	1,827,615
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....			0	1,457,226
18.2 Net deferred tax asset.....	90,290,535	56,196,164	34,094,371	33,241,040
19. Guaranty funds receivable or on deposit .....			0	0
20. Electronic data processing equipment and software.....	804,136	804,136	0	0
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	52,596	52,596	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....	2,917,822		2,917,822	3,471,454
24. Health care (\$ ..... ) and other amounts receivable.....	525,025	525,025	0	0
25. Aggregate write-ins for other than invested assets .....	1,823,387	286,045	1,537,342	780,460
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	3,113,242,610	59,122,839	3,054,119,771	2,901,947,882
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	683,391,945		683,391,945	667,987,726
28. Total (Lines 26 and 27)	3,796,634,555	59,122,839	3,737,511,716	3,569,935,608
DETAILS OF WRITE-INS				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. SEPARATE ACCOUNTS MANAGEMENT FEE RECEIVABLE.....	1,364,458		1,364,458	582,472
2502. PREPAID EXPENSES.....	241,422	241,422	0	0
2503. GUARANTY FUNDS.....	84,771		84,771	68,250
2598. Summary of remaining write-ins for Line 25 from overflow page .....	132,736	44,623	88,113	129,738
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	1,823,387	286,045	1,537,342	780,460

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ .....2,500,699,026 (Exhibit 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve).....	2,500,699,026	2,314,888,335
2. Aggregate reserve for accident and health contracts (including \$ .....0 Modco Reserve).....	16,088,287	15,630,133
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve).....	190,066,358	195,373,069
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	17,396,228	12,971,263
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....	1,090,840	1,128,032
5. Policyholders' dividends \$ .....and coupons \$ .....due and unpaid (Exhibit 4, Line 10).....	0	0
6. Provision for policyholders' dividends and coupons payable in following calendar year—estimated amounts:		
6.1 Dividends apportioned for payment (including \$ ..... Modco).....	111	110
6.2 Dividends not yet apportioned (including \$ ..... Modco).....		0
6.3 Coupons and similar benefits (including \$ ..... Modco).....		0
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ .....25,544 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	946,043	1,074,295
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		0
9.2 Provision for experience rating refunds, including the liability of \$ .....accident and health experience rating refunds of which \$ .....is for medical loss ratio rebate per the Public Health Service Act.....		0
9.3 Other amounts payable on reinsurance, including \$ .....assumed and \$ .....15,707,508 ceded.....	15,707,508	15,475,578
9.4 Interest Maintenance Reserve (IMR, Line 6).....	5,442,887	4,932,447
10. Commissions to agents due or accrued-life and annuity contracts \$ .....3,036,444 accident and health \$ .....34,713 and deposit-type contract funds \$ ..... .....	3,071,157	3,263,989
11. Commissions and expense allowances payable on reinsurance assumed.....		0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	4,727,656	3,785,075
13. Transfers to Separate Accounts due or accrued (net) (including \$ .....accrued for expense allowances recognized in reserves, net of reinsured allowances).....		0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5).....	1,589,904	1,355,759
15.1 Current federal and foreign income taxes, including \$ .....2,053,777 on realized capital gains (losses).....	4,851,874	0
15.2 Net deferred tax liability.....		0
16. Unearned investment income.....	685,960	536,093
17. Amounts withheld or retained by company as agent or trustee.....	592,060	690,705
18. Amounts held for agents' account, including \$ .....512 agents' credit balances.....	512	4,954
19. Remittances and items not allocated.....	1,847,703	3,032,936
20. Net adjustment in assets and liabilities due to foreign exchange rates.....		0
21. Liability for benefits for employees and agents if not included above.....		0
22. Borrowed money \$ .....and interest thereon \$ ..... .....		0
23. Dividends to stockholders declared and unpaid.....		0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7).....	17,262,964	14,222,973
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies.....	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers.....		0
24.04 Payable to parent, subsidiaries and affiliates.....	509,294	540,725
24.05 Drafts outstanding.....		0
24.06 Liability for amounts held under uninsured plans.....		0
24.07 Funds held under coinsurance.....		0
24.08 Derivatives.....		0
24.09 Payable for securities.....		11,000,000
24.10 Payable for securities lending.....		0
24.11 Capital notes \$ .....and interest thereon \$ ..... .....		0
25. Aggregate write-ins for liabilities.....	24,551,152	26,232,347
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	2,807,127,525	2,626,138,820
27. From Separate Accounts statement.....	683,391,945	667,987,726
28. Total liabilities (Lines 26 and 27).....	3,490,519,470	3,294,126,546
29. Common capital stock.....	3,000,000	3,000,000
30. Preferred capital stock.....		0
31. Aggregate write-ins for other than special surplus funds.....	0	0
32. Surplus notes.....		0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	1,000,000	1,000,000
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	242,992,246	271,809,062
36. Less treasury stock, at cost:		
36.1 .....shares common (value included in Line 29 \$ ..... ).....		0
36.2 .....shares preferred (value included in Line 30 \$ ..... ).....		0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ .....in Separate Accounts Statement).....	243,992,246	272,809,062
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	246,992,246	275,809,062
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	3,737,511,716	3,569,935,608
DETAILS OF WRITE-INS		
2501. RETAINED ASSET LIABILITY.....	24,313,214	26,051,386
2502. PAYABLES CLEARING.....	118,095	79,235
2503. ACCOUNTS PAYABLE - LONG TERM CARE.....	96,932	79,697
2598. Summary of remaining write-ins for Line 25 from overflow page.....	22,911	22,029
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	24,551,152	26,232,347
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above).....	0	0
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0

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) .....	235,311,915	241,767,751
2. Considerations for supplementary contracts with life contingencies .....	118,007	421,975
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	143,098,165	140,731,856
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	2,271,915	2,101,830
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) .....	6,223,867	6,566,522
7. Reserve adjustments on reinsurance ceded .....		0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	4,348,996	1,393,198
8.2 Charges and fees for deposit-type contracts .....		0
8.3 Aggregate write-ins for miscellaneous income .....	0	0
9. Totals (Lines 1 to 8.3) .....	391,372,864	392,983,133
10. Death benefits .....	73,501,089	69,121,996
11. Matured endowments (excluding guaranteed annual pure endowments) .....	104,864	111,251
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....	50,765,424	51,826,638
13. Disability benefits and benefits under accident and health contracts .....	2,064,204	1,800,981
14. Coupons, guaranteed annual pure endowments and similar benefits .....		0
15. Surrender benefits and withdrawals for life contracts .....	22,181,464	23,149,566
16. Group conversions .....		0
17. Interest and adjustments on contract or deposit-type contract funds .....	10,421,314	11,435,551
18. Payments on supplementary contracts with life contingencies .....	335,915	312,087
19. Increase in aggregate reserves for life and accident and health contracts .....	180,242,040	156,310,611
20. Totals (Lines 10 to 19) .....	339,616,313	314,068,680
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	38,699,654	38,855,264
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....	0	0
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4) .....	36,023,873	35,091,714
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3) .....	6,982,849	6,198,482
25. Increase in loading on deferred and uncollected premiums .....	(7,655,420)	(1,393,323)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(483,914)	0
27. Aggregate write-ins for deductions .....	881	1,153
28. Totals (Lines 20 to 27) .....	413,184,236	392,821,971
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	(21,811,372)	161,162
30. Dividends to policyholders .....	112	110
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	(21,811,484)	161,052
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	(1,113,898)	(372,755)
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) .....	(20,697,585)	533,807
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....672,197 (excluding taxes of \$ .....1,381,580 transferred to the IMR) .....	1,015,242	4,055,295
35. Net income (Line 33 plus Line 34) .....	(19,682,343)	4,589,101
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	275,809,062	281,183,941
37. Net income (Line 35) .....	(19,682,343)	4,589,101
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....(389,128) .....	(722,666)	501,128
39. Change in net unrealized foreign exchange capital gain (loss) .....		0
40. Change in net deferred income tax .....	9,322,860	(2,115,484)
41. Change in nonadmitted assets .....	(8,667,871)	(2,926,671)
42. Change in liability for reinsurance in unauthorized and certified companies .....	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....	(6,103,981)	0
44. Change in asset valuation reserve .....	(3,039,992)	(6,929,637)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1) .....	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....		0
47. Other changes in surplus in Separate Accounts statement .....	0	0
48. Change in surplus notes .....	0	0
49. Cumulative effect of changes in accounting principles .....		1,385,283
50. Capital changes:		
50.1 Paid in .....		0
50.2 Transferred from surplus (Stock Dividend) .....		0
50.3 Transferred to surplus .....		0
51. Surplus adjustment:		
51.1 Paid in .....		0
51.2 Transferred to capital (Stock Dividend) .....		0
51.3 Transferred from capital .....		0
51.4 Change in surplus as a result of reinsurance .....		0
52. Dividends to stockholders .....		0
53. Aggregate write-ins for gains and losses in surplus .....	77,176	121,401
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	(28,816,817)	(5,374,879)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	246,992,245	275,809,062
DETAILS OF WRITE-INS		
08.301 .....		
08.302 .....		
08.303 .....		
08.398 Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0
08.399 Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	0	0
2701. INCREASE/(DECREASE) IN RETIRED LIVES RESERVE .....	881	1,153
2702. ....		
2703. ....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) .....	881	1,153
5301. PRE-1992 WHOLE LIFE DEFICIENCY RESERVE .....	77,176	121,401
5302. ....		
5303. ....		
5398. Summary of remaining write-ins for Line 53 from overflow page .....	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above) .....	77,176	121,401

CASH FLOW

	1 Current Year	2 Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	233,038,007	238,755,602
2. Net investment income .....	143,139,343	139,448,841
3. Miscellaneous income .....	9,935,604	7,657,168
4. Total (Lines 1 through 3) .....	386,112,954	385,861,610
5. Benefit and loss related payments .....	143,592,635	147,224,226
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	(483,914)	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	80,815,709	78,855,948
8. Dividends paid to policyholders .....	111	110
9. Federal and foreign income taxes paid (recovered) net of \$ 1,811,910 tax on capital gains (losses) .....	(5,369,221)	(4,588,066)
10. Total (Lines 5 through 9) .....	218,555,320	221,492,218
11. Net cash from operations (Line 4 minus Line 10) .....	167,557,634	164,369,392
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	312,554,816	402,581,176
12.2 Stocks .....	4,383,326	7,309,967
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	(43,164)	(69,336)
12.7 Miscellaneous proceeds .....	0	11,000,000
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	316,894,979	420,821,807
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	456,199,093	621,985,026
13.2 Stocks .....	0	0
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	0	0
13.5 Other invested assets .....	0	4,000,000
13.6 Miscellaneous applications .....	11,000,000	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	467,199,093	625,985,026
14. Net increase (decrease) in contract loans and premium notes .....	(1,113,632)	(885,007)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(149,190,483)	(204,278,211)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0
16.3 Borrowed funds .....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(15,698,998)	(16,267,806)
16.5 Dividends to stockholders .....	0	0
16.6 Other cash provided (applied) .....	(1,963,172)	(144,826)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(17,662,170)	(16,412,632)
<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 Lines 15 and 17) .....	704,981	(56,321,451)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	50,630,602	106,952,053
19.2 End of year (Line 18 plus Line 19.1) .....	51,335,583	50,630,602

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CINCINNATI LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts .....	235,311,915	106,834	192,957,299	38,173,201		0	1,702,501	0	577,892	0	1,794,187	
2. Considerations for supplementary contracts with life contingencies .....	118,007				118,007							
3. Net investment income .....	143,098,165	320,502	82,143,209	53,151,880	1,021,560		(4,471)	31,041	193,809		311,007	5,929,628
4. Amortization of Interest Maintenance Reserve (IMR) .....	2,271,915	9,383	1,320,663	908,317	18,193		(133)	491	5,759		9,242	
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	0											
6. Commissions and expense allowances on reinsurance ceded .....	6,223,867	0	5,428,653	0		0	0	0	28,622	0	766,591	0
7. Reserve adjustments on reinsurance ceded .....	0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts .....	4,348,996						4,348,996					
8.2 Charges and fees for deposit-type contracts .....	0											
8.3 Aggregate write-ins for miscellaneous income .....	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3) .....	391,372,864	436,719	281,849,824	92,233,398	1,157,760	0	6,046,893	31,532	806,083	0	2,881,028	5,929,628
10. Death benefits .....	73,501,089	252,485	72,792,263				456,341					
11. Matured endowments (excluding guaranteed annual pure endowments) .....	104,864	41,751	63,112				0					
12. Annuity benefits .....	50,765,424			50,665,434				99,990				
13. Disability benefits and benefits under accident and health contracts .....	2,064,204		222,621						894,436	0	947,147	
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0											
15. Surrender benefits and withdrawals for life contracts .....	22,181,464	121,982	22,059,482									
16. Group conversions .....	0											
17. Interest and adjustments on contract or deposit-type contract funds .....	10,421,314		7,520	9,732,125	681,669							
18. Payments on supplementary contracts with life contingencies .....	335,915				335,915							
19. Increase in aggregate reserves for life and accident and health contracts .....	180,242,040	(569,097)	164,648,596	15,202,265	(15,833)		517,751	204	(32,370)		490,524	
20. Totals (Lines 10 to 19) .....	339,616,313	(152,879)	259,793,594	75,599,824	1,001,751	0	974,092	100,194	862,066	0	1,437,671	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	38,699,654	0	36,465,037	1,526,830		0	0	0	0	0	707,787	0
22. Commissions and expense allowances on reinsurance assumed .....	0	0	0	0		0	0	0	0	0	0	0
23. General insurance expenses .....	36,023,873	716,172	30,387,910	3,118,177			53,695	1,696	280,824	0	1,465,398	0
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	6,982,849	34,708	6,594,837	109,863			39,438	60	42,992	0	160,951	0
25. Increase in loading on deferred and uncollected premiums .....	(7,655,420)	(2,400)	(7,653,020)									
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(483,914)						(483,914)					
27. Aggregate write-ins for deductions .....	881	0	881	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27) .....	413,184,236	595,601	325,589,239	80,354,694	1,001,751	0	583,311	101,949	1,185,882	0	3,771,807	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	(21,811,371)	(158,882)	(43,739,415)	11,878,703	156,009	0	5,463,581	(70,418)	(379,799)	0	(890,779)	5,929,628
30. Dividends to policyholders .....	112		112						0	0	0	
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	(21,811,483)	(158,882)	(43,739,527)	11,878,703	156,009	0	5,463,581	(70,418)	(379,799)	0	(890,779)	5,929,628
32. Federal income taxes incurred (excluding tax on capital gains) .....	(1,113,899)	(54,499)	(9,467,031)	4,698,225	65,757		1,875,517	(24,646)	(134,999)		(254,293)	2,182,070
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) .....	(20,697,584)	(104,383)	(34,272,495)	7,180,478	90,252	0	3,588,064	(45,772)	(244,800)	0	(636,486)	3,747,559
DETAILS OF WRITE-INS												
08.301. ....												
08.302. ....												
08.303. ....												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	0	0	0	0	0	0	0	0	0	0	0	0
2701. RETIRED LIVES.....	881		881									
2702. ....												
2703. ....												
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above) .....	881	0	881	0	0	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CINCINNATI LIFE INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5		7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year .....	2,314,888,331	10,637,297	1,452,902,419	834,321,888	2,658,292	0	13,827,457	540,978
2. Tabular net premiums or considerations .....	394,311,878	35,597	354,282,526	38,173,247	118,007		1,702,501	
3. Present value of disability claims incurred .....	170,493		170,493		XXX			
4. Tabular interest .....	91,013,151	358,376	65,225,973	25,237,864	152,321			38,617
5. Tabular less actual reserve released .....	2,823,186		(143,643)	2,855,498	49,754			61,577
6. Increase in reserve on account of change in valuation basis .....	6,103,981		6,103,981					
7. Other increases (net) .....	18,067,416	(144)	18,067,560					
8. Totals (Lines 1 to 7) .....	2,827,378,436	11,031,126	1,896,609,309	900,588,497	2,978,374	0	15,529,958	641,172
9. Tabular cost .....	242,473,710	564,796	240,762,064		XXX		1,146,850	
10. Reserves released by death .....	6,516,383	168,903	6,309,580	XXX	XXX		37,900	XXX
11. Reserves released by other terminations (net) .....	26,413,224	229,227	25,785,088	398,909				
12. Annuity, supplementary contract, and disability payments involving life contingencies .....	51,276,096		174,757	50,665,434	335,915			99,990
13. Net transfers to or (from) Separate Accounts .....	0							
14. Total deductions (Lines 9 to 13) .....	326,679,413	962,926	273,031,489	51,064,343	335,915	0	1,184,750	99,990
15. Reserve December 31, current year	2,500,699,023	10,068,200	1,623,577,820	849,524,154	2,642,459	0	14,345,208	541,182

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds .....	(a).....191,716	.....186,827
1.1	Bonds exempt from U.S. tax .....	(a).....17,177,365	.....17,868,700
1.2	Other bonds (unaffiliated) .....	(a).....120,511,156	.....120,312,397
1.3	Bonds of affiliates .....	(a).....0	.....
2.1	Preferred stocks (unaffiliated) .....	(b).....906,875	.....906,875
2.11	Preferred stocks of affiliates .....	(b).....0	.....
2.2	Common stocks (unaffiliated) .....	.....61,220	.....61,220
2.21	Common stocks of affiliates .....	.....0	.....
3.	Mortgage loans .....	(c).....	.....
4.	Real estate .....	(d).....	.....
5.	Contract loans .....	.....2,585,748	.....2,467,674
6.	Cash, cash equivalents and short-term investments .....	(e).....79,092	.....18,467
7.	Derivative instruments .....	(f).....	.....
8.	Other invested assets .....	.....3,342,119	.....3,342,119
9.	Aggregate write-ins for investment income .....	.....0	.....0
10.	Total gross investment income .....	144,855,290	145,164,279
11.	Investment expenses .....		(g).....1,480,324
12.	Investment taxes, licenses and fees, excluding federal income taxes .....		(g).....336,671
13.	Interest expense .....		(h).....249,120
14.	Depreciation on real estate and other invested assets .....		(i).....
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....2,066,114
17.	Net investment income (Line 10 minus Line 16) .....		143,098,165
DETAILS OF WRITE-INS			
0901.	.....	.....	.....
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above) .....	0	0
1501.	.....		.....
1502.	.....		.....
1503.	.....		.....
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above) .....		0

(a) Includes \$ .....4,844,207 accrual of discount less \$ .....5,010,707 amortization of premium and less \$ .....1,586,166 paid for accrued interest on purchases.  
(b) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ .....0 paid for accrued dividends on purchases.  
(c) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium and less \$ ..... paid for accrued interest on purchases.  
(d) Includes \$ ..... for company's occupancy of its own buildings; and excludes \$ ..... interest on encumbrances.  
(e) Includes \$ ..... accrual of discount less \$ .....43,164 amortization of premium and less \$ ..... paid for accrued interest on purchases.  
(f) Includes \$ ..... accrual of discount less \$ ..... amortization of premium.  
(g) Includes \$ ..... investment expenses and \$ ..... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.  
(h) Includes \$ ..... interest on surplus notes and \$ ..... interest on capital notes.  
(i) Includes \$ ..... depreciation on real estate and \$ ..... depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....			.....0		
1.1	Bonds exempt from U.S. tax .....			.....0		
1.2	Other bonds (unaffiliated) .....	4,335,608	(229,461)	4,106,148	7,675	
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0	0
2.1	Preferred stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	0
2.2	Common stocks (unaffiliated) .....	1,645,653	.....0	1,645,653	(1,119,468)	0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	.....0	0
3.	Mortgage loans .....	.....0	.....0	.....0	.....0	0
4.	Real estate .....	.....0	.....0	.....0		0
5.	Contract loans .....			.....0		
6.	Cash, cash equivalents and short-term investments .....			.....0	.....0	0
7.	Derivative instruments .....			.....0		
8.	Other invested assets .....	.....0	.....0	.....0	.....0	0
9.	Aggregate write-ins for capital gains (losses) .....	99,573	.....0	99,573	.....0	0
10.	Total capital gains (losses) .....	6,080,834	(229,461)	5,851,374	(1,111,793)	0
DETAILS OF WRITE-INS						
0901.	CAPITAL GAINS FROM LOSSES PREVIOUSLY CHARGED OFF.....	99,573		99,573		
0902.	.....					
0903.	.....					
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above) .....	99,573	0	99,573	0	0



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CINCINNATI LIFE INSURANCE COMPANY

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
<b>FIRST YEAR (other than single)</b>											
1. Uncollected .....	(126,219)	.0	(126,219)	.0	.0	.0	.0	.0	.0	.0	.0
2. Deferred and accrued .....	5,550,257	.0	5,550,257	.0	.0	.0	.0	.0	.0	.0	.0
3. Deferred, accrued and uncollected:											
3.1 Direct .....	5,678,885	.0	5,678,885	.0	.0	.0	.0	.0	.0	.0	.0
3.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.3 Reinsurance ceded .....	254,847	.0	254,847	.0	.0	.0	.0	.0	.0	.0	.0
3.4 Net (Line 1 + Line 2) .....	5,424,038	.0	5,424,038	.0	.0	.0	.0	.0	.0	.0	.0
4. Advance .....	40,507	.0	40,507	.0	.0	.0	.0	.0	.0	.0	.0
5. Line 3.4 - Line 4 .....	5,383,531	.0	5,383,531	.0	.0	.0	.0	.0	.0	.0	.0
6. Collected during year:											
6.1 Direct .....	30,083,079	.0	29,082,275	1,000,804	.0	.0	.0	.0	.0	.0	.0
6.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6.3 Reinsurance ceded .....	1,256,359	.0	1,256,359	.0	.0	.0	.0	.0	.0	.0	.0
6.4 Net .....	28,826,719	.0	27,825,915	1,000,804	.0	.0	.0	.0	.0	.0	.0
7. Line 5 + Line 6.4 .....	34,210,250	.0	33,209,446	1,000,804	.0	.0	.0	.0	.0	.0	.0
8. Prior year (uncollected + deferred and accrued - advance) .....	5,712,518	.0	5,712,518	.0	.0	.0	.0	.0	.0	.0	.0
9. First year premiums and considerations:											
9.1 Direct .....	29,714,366	.0	28,713,562	1,000,804	.0	.0	.0	.0	.0	.0	.0
9.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9.3 Reinsurance ceded .....	1,216,634	.0	1,216,634	.0	.0	.0	.0	.0	.0	.0	.0
9.4 Net (Line 7 - Line 8) .....	28,497,732	.0	27,496,928	1,000,804	.0	.0	.0	.0	.0	.0	.0
<b>SINGLE</b>											
10. Single premiums and considerations:											
10.1 Direct .....	23,971,564	.0	2,978,323	20,993,241	.0	.0	.0	.0	.0	.0	.0
10.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
10.3 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
10.4 Net .....	23,971,564	.0	2,978,323	20,993,241	.0	.0	.0	.0	.0	.0	.0
<b>RENEWAL</b>											
11. Uncollected .....	(11,442,841)	496	(11,361,835)	.0	.0	279,320	.0	(92,945)	.0	(267,877)	.0
12. Deferred and accrued .....	50,094,194	.0	50,094,194	.0	.0	.0	.0	.0	.0	.0	.0
13. Deferred, accrued and uncollected:											
13.1 Direct .....	54,103,270	496	53,800,877	.0	.0	185,960	.0	.0	.0	115,937	.0
13.2 Reinsurance assumed .....	744	.0	744	.0	.0	.0	.0	.0	.0	.0	.0
13.3 Reinsurance ceded .....	15,452,661	.0	15,069,262	.0	.0	(93,360)	.0	92,945	.0	383,815	.0
13.4 Net (Line 11 + Line 12) .....	38,651,353	496	38,732,359	.0	.0	279,320	.0	(92,945)	.0	(267,877)	.0
14. Advance .....	905,536	1,013	878,979	.0	.0	.0	.0	.0	.0	25,544	.0
15. Line 13.4 - Line 14 .....	37,745,817	(518)	37,853,380	.0	.0	279,320	.0	(92,945)	.0	(293,421)	.0
16. Collected during year:											
16.1 Direct .....	237,849,084	109,495	212,194,122	16,179,156	.0	2,606,361	.0	1,151,179	.0	5,608,772	.0
16.2 Reinsurance assumed .....	8,913	.0	8,913	.0	.0	.0	.0	.0	.0	.0	.0
16.3 Reinsurance ceded .....	57,736,281	.0	52,531,743	.0	.0	837,811	.0	567,506	.0	3,799,221	.0
16.4 Net .....	180,121,717	109,495	159,671,292	16,179,156	.0	1,768,550	.0	583,673	.0	1,809,550	.0
17. Line 15 + Line 16.4 .....	217,867,533	108,977	197,524,673	16,179,156	.0	2,047,870	.0	490,728	.0	1,516,129	.0
18. Prior year (uncollected + deferred and accrued - advance) .....	35,024,915	2,143	35,042,624	.0	.0	345,370	.0	(87,164)	.0	(278,058)	.0
19. Renewal premiums and considerations:											
19.1 Direct .....	240,833,167	106,834	215,130,653	16,179,156	.0	2,612,713	.0	1,151,179	.0	5,652,632	.0
19.2 Reinsurance assumed .....	27,406	.0	27,406	.0	.0	.0	.0	.0	.0	.0	.0
19.3 Reinsurance ceded .....	58,017,954	.0	52,676,011	.0	.0	910,212	.0	573,287	.0	3,858,444	.0
19.4 Net (Line 17 - Line 18) .....	182,842,618	106,834	162,482,048	16,179,156	0	1,702,501	0	577,892	0	1,794,187	0
<b>TOTAL</b>											
20. Total premiums and annuity considerations:											
20.1 Direct .....	294,519,097	106,834	246,822,538	38,173,201	.0	2,612,713	.0	1,151,179	.0	5,652,632	.0
20.2 Reinsurance assumed .....	27,406	.0	27,406	.0	.0	.0	.0	.0	.0	.0	.0
20.3 Reinsurance ceded .....	59,234,588	.0	53,892,645	.0	.0	910,212	.0	573,287	.0	3,858,444	.0
20.4 Net (Lines 9.4 + 10.4 + 19.4) .....	235,311,915	106,834	192,957,299	38,173,201	0	1,702,501	0	577,892	0	1,794,187	0

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
<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 .....	1,617		1,617								
23.2 Reinsurance assumed .....	0										
23.3 Net ceded less assumed .....	1,617	0	1,617	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded .....	0										
24.2 Reinsurance assumed .....	0										
24.3 Net ceded less assumed .....	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded .....	6,222,250		5,427,036					28,622		766,591	
25.2 Reinsurance assumed .....	0										
25.3 Net ceded less assumed .....	6,222,250	0	5,427,036	0	0	0	0	28,622	0	766,591	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6) .....	6,223,867	0	5,428,653	0	0	0	0	28,622	0	766,591	0
26.2 Reinsurance assumed (Page 6, Line 22) .....	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed .....	6,223,867	0	5,428,653	0	0	0	0	28,622	0	766,591	0
<b>COMMISSIONS INCURRED (direct business only)</b>											
27. First year (other than single) .....	28,718,635		28,500,949	43,117						174,569	
28. Single .....	1,122,081		238,266	883,815							
29. Renewal .....	8,858,938		7,725,822	599,898						533,218	
30. Deposit-type contract funds .....	0										
31. Totals (to agree with Page 6, Line 21) .....	38,699,654	0	36,465,037	1,526,830	0	0	0	0	0	707,787	0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent .....	491,793		24,456		11,369	527,618
2. Salaries and wages .....	18,410,570		915,744		193,327	19,519,641
3.11 Contributions for benefit plans for employees .....	836,889		246,644		208,954	1,292,487
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 .....	1,880,535	5,853	60,274		27,595	1,974,258
3.32 Other agent welfare .....						0
4.1 Legal fees and expenses .....	199,603		12,746		8,093	220,442
4.2 Medical examination fees .....	4,633,899		25,575			4,659,474
4.3 Inspection report fees .....	6,063		79			6,142
4.4 Fees of public accountants and consulting actuaries .....	512,218		93,212		52,174	657,604
4.5 Expense of investigation and settlement of policy claims .....	273,902		33,440			307,342
5.1 Traveling expenses .....	679,304		6,250		2,841	688,394
5.2 Advertising .....						0
5.3 Postage, express, telegraph and telephone .....	1,261,152		42,884		5,729	1,309,766
5.4 Printing and stationery .....	739,622		26,743		8,501	774,866
5.5 Cost or depreciation of furniture and equipment .....	177,762		5,310		2,538	185,610
5.6 Rental of equipment .....	422,104		23,376			445,481
5.7 Cost or depreciation of EDP equipment and software .....	1,391,917		56,821		41,847	1,490,586
6.1 Books and periodicals .....	60,299		2,847		446	63,592
6.2 Bureau and association fees .....	325,475		11,549		2,807	339,832
6.3 Insurance, except on real estate .....	485,902		22,892		10,182	518,976
6.4 Miscellaneous losses .....						0
6.5 Collection and bank service charges .....					327,628	327,628
6.6 Sundry general expenses .....					433,317	433,317
6.7 Group service and administration fees .....	784,972		86,237			871,209
6.8 Reimbursements by uninsured plans .....						0
7.1 Agency expense allowance .....			43,289			43,289
7.2 Agents' balances charged off (less \$ .....recovered) .....						0
7.3 Agency conferences other than local meetings .....	703,667					703,667
9.1 Real estate expenses .....						0
9.2 Investment expenses not included elsewhere .....					142,978	142,978
9.3 Aggregate write-ins for expenses .....	0	0	0	0	0	0
10. General expenses incurred .....	34,277,650	5,853	1,740,369	0	1,480,324	(a) 37,504,197
11. General expenses unpaid December 31, prior year .....	3,611,130	0	143,615	0	30,330	3,785,075
12. General expenses unpaid December 31, current year .....	4,503,920		129,188		94,547	4,727,656
13. Amounts receivable relating to uninsured plans, prior year .....	0	0	0	0	0	0
14. Amounts receivable relating to uninsured plans, current year .....						0
15. General expenses paid during year (Lines 10+11-12-13+14) .....	33,384,860	5,853	1,754,796	0	1,416,107	36,561,616
DETAILS OF WRITE-INS						
09.301. ....						
09.302. ....						
09.303. ....						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page .....	0	0	0	0	0	0
09.399. Totals (Lines 09.301 through 09.303 + 09.398) (Line 9.3 above) .....	0	0	0	0	0	

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

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

	Insurance			4	5
	1	2	3		
	Life	Accident and Health	All Other Lines of Business	Investment	Total
1. Real estate taxes .....					0
2. State insurance department licenses and fees .....	1,328,846	34,466		303,328	1,666,640
3. State taxes on premiums .....	3,887,740	105,571			3,993,311
4. Other state taxes, incl. \$ ..... for employee benefits .....	281,385	13,144		6,032	300,561
5. U.S. Social Security taxes .....	1,070,722	45,031		27,311	1,143,063
6. All other taxes .....	210,213	5,731			215,944
7. Taxes, licenses and fees incurred .....	6,778,906	203,943	0	336,671	7,319,519
8. Taxes, licenses and fees unpaid December 31, prior year ..	1,149,710	31,081	0	174,968	1,355,759
9. Taxes, licenses and fees unpaid December 31, current year ..	1,349,031	36,895		203,978	1,589,904
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) ..	6,579,585	198,129	0	307,660	7,085,374

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 .....	65	
7. Left on deposit .....	46	
8. Aggregate write-ins for dividend or refund options .....	0	0
9. Total Lines 5 through 8 .....	111	0
10. Amount due and unpaid .....		
11. Provision for dividends or refunds payable in the following calendar year .....	110	
12. Terminal dividends .....		
13. Provision for deferred dividend contracts .....		
14. Amount provisionally held for deferred dividend contracts not included in Line 13 .....		
15. Total Lines 10 through 14 .....	110	0
16. Total from prior year .....	110	0
17. Total dividends or refunds (Lines 9 + 15 - 16) .....	111	0
DETAILS OF WRITE-INS		
0801. ....		
0802. ....		
0803. ....		
0898. Summary of remaining write-ins for Line 8 from overflow page .....	0	0
0899. Totals (Line 0801 through 0803 + 0898) (Line 8 above) .....	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
LIFE INSURANCE					
0100001. '41 CET A ORD.	18,307	.0	18,307	.0	.0
0100002. '41 CSO 2 3/4% CRVM.	8,249	.0	8,249	.0	.0
0100003. '41 CSO 2 3/4% NLP.	.0	.0	.0	.0	.0
0100004. '41 CSO 3% CRVM.	290,643	.0	290,643	.0	.0
0100005. '41 CSO 3% NLP.	500,583	.0	500,583	.0	.0
0100006. '41 SI 2 1/2% NLP.	.0	.0	.0	.0	.0
0100007. '41 SI 3% CRVM.	20,489	20,489	.0	.0	.0
0100008. '41 SI 3% NLP.	248,780	247,457	1,322	.0	.0
0100009. '41 SI 3 1/2% CRVM.	7,592	7,592	.0	.0	.0
0100010. '41 SI 3 1/2% NLP.	10,815	10,815	.0	.0	.0
0100011. '41 SSI 2 3/4% NLP.	.0	.0	.0	.0	.0
0100012. '41 SSI 3% CRVM.	81,839	80,527	1,312	.0	.0
0100013. '41 SSI 3 1/2% CRVM.	.0	.0	.0	.0	.0
0100014. '41 SSI 3% NLP.	2,127,596	2,119,454	8,142	.0	.0
0100015. '41 SSI 4% NLP.	.0	.0	.0	.0	.0
0100016. '58 CET 3% NLP.	73,332	.0	73,332	.0	.0
0100017. '58 CET 3 1/2% NLP.	1,236,406	249,340	987,067	.0	.0
0100018. '58 CET 4% NLP.	86,901	.0	86,901	.0	.0
0100019. '58 CET 4 1/2% NLP.	488,903	188,360	300,543	.0	.0
0100020. '58 CET 5 1/2% NLP.	17,993	.0	17,993	.0	.0
0100021. '58 CSO 3% CRVM.	2,074,083	.0	2,074,083	.0	.0
0100022. '58 CSO 3% NLP.	2,642,704	.0	2,642,704	.0	.0
0100023. '58 CSO 3 1/2% CRVM.	11,103,009	213,388	10,889,621	.0	.0
0100024. '58 CSO 3 1/2% NLP.	5,838,864	419,046	5,419,818	.0	.0
0100025. '58 CSO 4% CRVM.	4,620,472	.0	4,620,472	.0	.0
0100026. '58 CSO 4% NLP.	1,642,967	.0	1,642,967	.0	.0
0100027. '58 CSO 4 1/2% CRVM.	98,745,387	185,958	98,559,429	.0	.0
0100028. '58 CSO 4 1/2% NLP.	5,508,879	273,882	5,234,997	.0	.0
0100029. '58 CSO 5 1/2% CRVM.	.0	.0	.0	.0	.0
0100030. '58 CSO 5 1/2% NLP.	203,065	.0	203,065	.0	.0
0100031. '61 CIET 3 1/2% NLP.	1,048,548	1,048,548	.0	.0	.0
0100032. '61 CSI 3 1/2% CRVM.	593,387	593,387	.0	.0	.0
0100033. '61 CSI 3 1/2% NLP.	4,152,294	4,152,294	.0	.0	.0
0100034. '80 CET 4% NLP.	38,890	.0	38,890	.0	.0
0100035. '80 CET 4 1/2% NLP.	2,566,335	49,224	2,517,110	.0	.0
0100036. '80 CET 5% NLP.	63,272	.0	63,272	.0	.0
0100037. '80 CET 5 1/2% NLP.	468,880	.0	468,880	.0	.0
0100038. '80 CET 7% NLP.	.0	.0	.0	.0	.0
0100039. '80 CSO 4% CRVM.	28,320,722	.0	28,320,722	.0	.0
0100040. '80 CSO 4% NLP.	156,855	.0	156,855	.0	.0
0100041. '80 CSO 4 1/2% CRVM.	829,282,436	68,077	814,905,070	.0	14,309,288
0100042. '80 CSO 4 1/2% NLP.	108,466,887	85,165	108,381,722	.0	.0
0100043. '80 CSO 5% CRVM.	111,736,297	.0	111,736,297	.0	.0
0100044. '80 CSO 5% NLP.	16,209,034	.0	16,209,034	.0	.0
0100045. '80 CSO 5 1/2% CRVM.	10,196,526	.0	10,196,526	.0	.0
0100046. '80 CSO 5 1/2% NLP.	1,724,142	.0	1,724,142	.0	.0
0100047. '80 CSO 6% CRVM.	.0	.0	.0	.0	.0
0100048. '80 CSO 6% NLP.	3,374	.0	3,374	.0	.0
0100049. '80 CSO 6 1/4% NLP.	.0	.0	.0	.0	.0
0100050. '80 CSO 7% NLP.	.0	.0	.0	.0	.0
0100051. 2001 CSO 3 1/2% CRVM.	16,862,005	.0	16,862,005	.0	.0
0100052. 2001 CSO 4% CRVM.	625,504,732	.0	625,504,732	.0	.0
0100053. 2001 CSO 4% NLP.	5,884,943	.0	5,884,943	.0	.0
0100054. 2001 CSO 4 1/2% CRVM.	35,247,575	.0	35,247,575	.0	.0
0100055. 2001 CSO 4 1/2% NLP.	20,314	.0	20,314	.0	.0
0100056. AE 2 1/2% NLP PU.	.0	.0	.0	.0	.0
0100057. UNEARNED PREMIUM.	76,541	.0	.0	.0	76,541
0199997 Totals (Gross).	1,936,221,847	10,013,003	1,911,823,014	.0	14,385,830
0199998 Reinsurance ceded	387,467,172	0	387,426,550	0	40,622
0199999 Totals (Net)	1,548,754,674	10,013,003	1,524,396,464	0	14,345,207
ANNUITIES (excluding supplementary contracts with life contingencies):					
0200001. 1971 IAM 4%.	226,695	XXX	226,695	XXX	.0
0200002. 1971 IAM 4 1/2%.	7,320,003	XXX	7,320,003	XXX	.0
0200003. 1983 IAM 4 1/4%.	3,548	XXX	.0	XXX	3,548
0200004. 1983 IAM 4 1/4%.	9,100	XXX	.0	XXX	9,100
0200005. 1983 IAM 4 1/2%.	9,589	XXX	.0	XXX	9,589
0200006. 1983 IAM 4 3/4%.	6,883	XXX	.0	XXX	6,883
0200007. 1983 IAM 5%.	969,655	XXX	964,142	XXX	5,513
0200008. 1983 IAM 5 1/4%.	7,813,874	XXX	7,779,064	XXX	34,810
0200009. 1971 IAM 5 1/2%.	1,250,814	XXX	1,250,814	XXX	.0
0200010. 1983 IAM 5 1/2%.	4,044,729	XXX	4,030,194	XXX	14,535
0200011. 1983 IAM 5 3/4%.	4,534,659	XXX	4,534,659	XXX	.0
0200012. 1983 IAM 6%.	7,299,972	XXX	7,267,256	XXX	32,716
0200013. 1983 IAM 6 1/4%.	8,575,161	XXX	8,556,217	XXX	18,944
0200014. 1983 IAM 6 1/2%.	1,924,467	XXX	1,916,595	XXX	7,872
0200015. 1983 IAM 6 3/4%.	5,572,125	XXX	4,985,721	XXX	586,404
0200016. 1983 IAM 7%.	284,156	XXX	284,156	XXX	.0
0200017. 1983 IAM 7 1/4%.	376,242	XXX	376,242	XXX	.0
0200018. 1971 IAM 7 1/2%.	7,555	XXX	.0	XXX	7,555
0200019. 1983 IAM 7 1/2%.	.0	XXX	.0	XXX	.0
0200020. 1983 IAM 7 3/4%.	19,643	XXX	19,643	XXX	.0
0200021. 1971 IAM 8 %.	1,670,382	XXX	1,670,382	XXX	.0
0200022. 1983 IAM 8 %.	2,522,332	XXX	2,495,590	XXX	26,742
0200023. 1971 IAM 8 1/4%.	2,090,878	XXX	2,090,878	XXX	.0
0200024. 1983 IAM 8 1/4%.	6,778	XXX	6,778	XXX	.0
0200025. 1971 IAM 8 1/2%.	172,588	XXX	172,588	XXX	.0
0200026. 1983 IAM 8 1/2%.	340,155	XXX	340,155	XXX	.0
0200027. 1971 IAM 8 3/4%.	563,853	XXX	563,853	XXX	.0
0200028. 1983 IAM 3 3/4%.	.0	XXX	.0	XXX	.0
0200029. 1083 IAM 9 1/4%.	11,604	XXX	11,604	XXX	.0
0200030. 1971 IAM 11%.	.0	XXX	.0	XXX	.0
0200031. 1983 IAM 11%.	2,917	XXX	2,917	XXX	.0
0200032. 1971 IAM 11 1/4%.	.0	XXX	.0	XXX	.0
0200033. A2000 7.00%.	618,097	XXX	618,097	XXX	.0
0200034. A2000 6.75%.	172,808	XXX	172,808	XXX	.0
0200035. A2000 6.50%.	239,695	XXX	239,695	XXX	.0
0200036. A2000 6.25%.	74,729	XXX	74,729	XXX	.0
0200037. A2000 6.00%.	338,021	XXX	338,021	XXX	.0
0200038. A2000 5.75%.	1,135,008	XXX	1,135,008	XXX	.0
0200039. A2000 5.50%.	53,843,491	XXX	53,843,491	XXX	.0
0200040. A2000 5.25%.	17,415,736	XXX	17,415,736	XXX	.0
0200041. A2000 5.00%.	197,168,934	XXX	197,168,934	XXX	.0
0200042. A2000 4.75%.	84,746,449	XXX	84,746,449	XXX	.0
0200043. A2000 4.50 %.	241,756,215	XXX	241,756,215	XXX	.0
0200044. A2000 4.25%.	143,259,629	XXX	143,259,629	XXX	.0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1		2	3	4	5	6
Valuation Standard		Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200045.	A2000 4.00 %	137,418	XXX	137,418	XXX	.0
0200046.	A2000 3.75%	50,882,155	XXX	50,882,155	XXX	.0
0200047.	A2000 3.50%	869,621	XXX	869,621	XXX	.0
0299997 Totals (Gross)		850,288,366	XXX	849,524,154	XXX	764,211
0299998 Reinsurance ceded		223,030	XXX	0	XXX	223,030
0299999 Totals (Net)		850,065,336	XXX	849,524,154	XXX	541,181
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:						
0300001.	1971 IAM 6%	.0	.0	.0	.0	.0
0300002.	1971 IAM 7 1/2%	.0	.0	.0	.0	.0
0300003.	1983 IAM 5.00%	.0	.0	.0	.0	.0
0300004.	1983 IAM 6.25%	579,885	.0	579,885	.0	.0
0300005.	1983 IAM 6.50%	15,159	.0	15,159	.0	.0
0300006.	1983 IAM 6.75%	155,797	.0	155,797	.0	.0
0300007.	1983 IAM 7.00%	.0	.0	.0	.0	.0
0300008.	1983 IAM 7.25%	43,351	.0	43,351	.0	.0
0300009.	1983 IAM 7.75%	.0	.0	.0	.0	.0
0300010.	1983 IAM 8.25%	7,840	.0	7,840	.0	.0
0300011.	1983 IAM 8.50%	.0	.0	.0	.0	.0
0300012.	1983 IAM 8 3/4%	.0	.0	.0	.0	.0
0300013.	A2000 7.00%	58,243	.0	58,243	.0	.0
0300014.	A2000 6.75%	100,668	.0	100,668	.0	.0
0300015.	A2000 6.25%	53,383	.0	53,383	.0	.0
0300016.	A2000 6.50%	280,869	.0	280,869	.0	.0
0300017.	A2000 6.00%	77,476	.0	77,476	.0	.0
0300018.	A2000 5.50%	460,213	.0	460,213	.0	.0
0300019.	A2000 5.25%	150,670	.0	150,670	.0	.0
0300020.	A2000 5.00%	183,297	.0	183,297	.0	.0
0300021.	A2000 4.25%	364,840	.0	364,840	.0	.0
0300022.	A2000 4.00%	110,769	.0	110,769	.0	.0
0399997 Totals (Gross)		2,642,460	.0	2,642,460	.0	.0
0399998 Reinsurance ceded		0	0	0	0	0
0399999 Totals (Net)		2,642,460	0	2,642,460	0	0
ACCIDENTAL DEATH BENEFITS:						
0400001.	1941 SI 3%	.0	.0	.0	.0	.0
0400002.	INTER-CO 1941 CSO 3%	1,298	1,298	.0	.0	.0
0400003.	1926 ADB & 1958 CSO 3%	6,592	.0	6,592	.0	.0
0400004.	1959 ADB & 1958 CSO 3%	163,724	3,193	160,531	.0	.0
0400005.	1959 ADB & 1958 CSO 3 1/2%	228,321	47,080	181,241	.0	.0
0400006.	UNEARNED PREMIUM	.0	.0	.0	.0	.0
0400007.		.0				
0400008.		.0				
0400009.		.0				
0400010.		.0				
0499997 Totals (Gross)		399,935	51,571	348,364	.0	.0
0499998 Reinsurance ceded		0	0	0	0	0
0499999 Totals (Net)		399,935	51,571	348,364	0	0
DISABILITY-ACTIVE LIVES:						
0500001.	CLASS 3 DIS & '41 CSO 3%	.0	.0	.0	.0	.0
0500002.	52 BEN 5 PER 2 & '58 CSO 3%	7,326,892	.0	7,326,892	.0	.0
0500003.	52 BEN 5 PER 2 & '58 CSO 3 1/2%	341,876	.0	341,876	.0	.0
0500004.	'52 BEN 5 PER 2 & '58 CSO 3.5% E IND.	2,239	2,239	.0	.0	.0
0500005.	64 CDT & '58 CSO 3%	82,507	.0	82,507	.0	.0
0500006.	85 CIDA 4.0% & 80 CSO 4.0%	198,817	.0	198,817	.0	.0
0500007.	85 CIDA 4.5% & 80 CSO 4.5%	1,562,281	.0	1,562,281	.0	.0
0500008.	85 CIDA 5% & 80 CSO 5%	68,929	.0	68,929	.0	.0
0500009.		.0				
0500010.		.0				
0500011.		.0				
0599997 Totals (Gross)		9,583,541	2,239	9,581,302	.0	.0
0599998 Reinsurance ceded		3,579,195	0	3,579,195	0	0
0599999 Totals (Net)		6,004,346	2,239	6,002,107	0	0
DISABILITY-DISABLED LIVES:						
0600001.	1926 DIS CLASS(3) & '41 CSO 3%	693	.0	693	.0	.0
0600002.	1952 BEN 5 PER 2 & '58 CSO 3%	6,842	.0	6,842	.0	.0
0600003.	1952 BEN 5 PER 2 & '58 CSO 3 1/2%	611,956	.0	611,956	.0	.0
0600004.	30-31 MET DIS & '61 CSI 3 1/2%	1,348	1,348	.0	.0	.0
0600005.	30-31 MET DIS & '41 SI 3 1/2%	.10	.10	.0	.0	.0
0600006.	30-31 MET DIS & '41 SSI 3%	29	29	.0	.0	.0
0600007.	64 CDT % '58 CSO 4 1/2%	1,632,797	.0	1,632,797	.0	.0
0600008.	85 CIDA 5% & 80 CSO 4.5%	625,341	.0	625,341	.0	.0
0600009.	85 CIDA 5% & 80 CSO 5%	148,434	.0	148,434	.0	.0
0699997 Totals (Gross)		3,027,450	1,387	3,026,063	.0	.0
0699998 Reinsurance ceded		389,916	0	389,916	0	0
0699999 Totals (Net)		2,637,533	1,387	2,636,146	0	0
MISCELLANEOUS RESERVES						
0700001.	For excess of valuation net premiums over corresponding gross premiums on respective policies, compu.	91,067,022	.0	91,067,022	.0	.0
0700002.	For non-deduction of deferred fractional premiums or return of premiums at the death of the insured.	2,254,301	.0	2,254,301	.0	.0
0700003.	For surrender values in excess of reserves otherwise required and carried in this schedule.	.0	.0	.0	.0	.0
0700004.	Additional actuarial reserves-asset/liability analysis.	.0	.0	.0	.0	.0
0700005.	FOR MORTALITY UNDER CONVERTED GROUP.	12,907	.0	12,907	.0	.0
0700006.	RESERVE FOR GUARANTEED PURCHASE OPTION.	22,707	.0	22,707	.0	.0
0700007.	RESERVE FOR IMMEDIATE PYMT OF CLAIMS.	.0	.0	.0	.0	.0
0799997 Totals (Gross)		93,356,936	.0	93,356,936	.0	.0
0799998 Reinsurance ceded		3,162,196	0	3,162,196	0	0
0799999 Totals (Net)		90,194,741	0	90,194,741	0	0
9999999 Totals (Net) - Page 3, Line 1		2,500,699,025	10,068,200	2,475,744,437	0	14,886,389



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT 5 - INTERROGATORIES

1.1

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

Yes [ X ] No [ ]

1.2

If not, state which kind is issued:

2.1

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

Yes [ ] No [ X ]

2.2

If not, state which kind is issued:

NON-PARTICIPATING

3.

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

Yes [ X ] No [ ]

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

4.

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

Yes [ ] No [ X ]

If so, state:

4.1

Amount of insurance:

\$

4.2

Amount of reserve:

\$

4.3

Basis of reserve:

4.4

Basis of regular assessments:

4.5

Basis of special assessments:

4.6

Assessments collected during the year:

\$

5.

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

6.

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

Yes [ ] No [ X ]

6.1

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

\$

6.2

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

\$

Attach statement of methods employed in their valuation.

7.

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

Yes [ ] No [ X ]

7.1

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

\$

7.2

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

7.3

State the amount of reserves established for this business:

\$

7.4

Identify where the reserves are reported in the blank

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 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 [ ] No [ X ]

9.1

If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:

\$

9.2

State the amount of reserves established for this business:

\$

9.3

Identify where the reserves are reported in the blank:

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
LIFE CONTRACTS (Including supplementary contracts set upon a basis other than that used to determine benefits) (Exhibit 5) 0100001. SECONDARY GUARANTY UNIVERSAL LIFE	VARIOUS VAL BASES	VARIOUS VAL BASES	6,103,981
0199999 Subtotal (Page 7, Line 6)	XXX	XXX	6,103,981
ACCIDENT AND HEALTH CONTRACTS (Exhibit 6)			
0299999 Subtotal	XXX	XXX	0
DEPOSIT-TYPE CONTRACTS (Exhibit 7)			
0399999 Subtotal	XXX	XXX	0
9999999 TOTAL (Column 4 only)			6,103,981

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves .....	1,540,825	899		6,088	51	1,531,102		1,163	1,522
2. Additional contract reserves (a) .....	26,436,257					26,436,257			
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) .....	27,977,082	899	0	6,088	51	27,967,359	0	1,163	1,522
8. Reinsurance ceded .....	21,280,370					21,280,370			
9. Totals (Net) .....	6,696,712	899	0	6,088	51	6,686,989	0	1,163	1,522
CLAIM RESERVE									
10. Present value of amounts not yet due on claims .....	22,020,111	8,961,396				13,058,716			
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) .....	22,020,111	8,961,396	0	0	0	13,058,716	0	0	0
15. Reinsurance ceded .....	12,628,536	3,086,205				9,542,331			
16. Totals (Net) .....	9,391,575	5,875,190	0	0	0	3,516,385	0	0	0
17. TOTAL (Net) .....	16,088,287	5,876,089	0	6,088	51	10,203,374	0	1,163	1,522
18. TABULAR FUND INTEREST .....	1,087,833	206,198				881,635			
DETAILS OF WRITE-INS									
0601. ....									
0602. ....									
0603. ....									
0698. Summary of remaining write-ins for Line 6 from overflow page .....	0	0	0	0	0	0	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above) .....	0	0	0	0	0	0	0	0	0
1301. ....									
1302. ....									
1303. ....									
1398. Summary of remaining write-ins for Line 13 from overflow page .....	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0	0	0	0	0

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

EXHIBIT 7 – DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance .....	195,373,067		7,238,679	17,102,514	5,838	171,026,036
2. Deposits received during the year .....	4,956,366		266,009	4,690,357		
3. Investment earnings credited to the account .....	11,040,389		359,647	793,404	219	9,887,119
4. Other net change in reserves .....	(472,352)		(3,239)	(1,912)	46	(467,247)
5. Fees and other charges assessed .....	146,671		36,848	109,823		
6. Surrender charges .....	0					
7. Net surrender or withdrawal payments .....	20,684,442		1,688,834	4,148,500		14,847,108
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) .....	190,066,357	0	6,135,414	18,326,040	6,103	165,598,800
10. Reinsurance balance at the beginning of the year .....	0					
11. Net change in reinsurance assumed .....	0					
12. Net change in reinsurance ceded .....	0					
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	190,066,357	0	6,135,414	18,326,040	6,103	165,598,800



EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year											
		1	2	Ordinary		6	Group		Accident and Health		
				3	4		7	8	9	10	11
		Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
	1.1 Direct .....	6,052,908	1,878	6,007,167			3,333		26,807		13,723
	1.2 Reinsurance assumed .....	0									
	1.3 Reinsurance ceded .....	2,055,932		2,040,000					13,782		2,150
	1.4 Net .....	3,996,976	1,878	3,967,167	0	0	3,333	0	13,025	0	11,573
2. In course of settlement:											
	2.1 Resisted .....										
	2.11 Direct .....	569,631		569,631							
	2.12 Reinsurance assumed .....	0									
	2.13 Reinsurance ceded .....	0									
	2.14 Net .....	569,631	0	(b) 569,631	(b) 0	(b) 0	(b) 0	0	0	0	0
	2.2 Other .....										
	2.21 Direct .....	14,786,847	129,747	14,381,400			220,500				55,199
	2.22 Reinsurance assumed .....	0									
	2.23 Reinsurance ceded .....	4,610,728		4,490,228			120,500				
	2.24 Net .....	10,176,119	129,747	(b) 9,891,172	(b) 0	(b) 0	(b) 100,000	0	(b) 0	(b) 0	(b) 55,199
3. Incurred but unreported:											
	3.1 Direct .....	3,961,281	18,000	2,680,000			35,300		594,432		633,549
	3.2 Reinsurance assumed .....	0									
	3.3 Reinsurance ceded .....	216,939									216,939
	3.4 Net .....	3,744,343	18,000	(b) 2,680,000	(b) 0	(b) 0	(b) 35,300	0	(b) 594,432	(b) 0	(b) 416,611
4. TOTALS .....											
	4.1 Direct .....	25,370,667	149,625	23,638,198	0	0	259,133	0	621,239	0	702,471
	4.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0
	4.3 Reinsurance ceded .....	6,883,599	0	6,530,228	0	0	120,500	0	13,782	0	219,089
	4.4 Net .....	18,487,068	(a) 149,625	(a) 17,107,970	0	0	(a) 138,633	0	607,457	0	483,383

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ ..... Individual Annuities \$ ....., Credit Life (Group and Individual) \$ ....., and Group Life \$ ....., are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ .....5,875,190 , Credit (Group and Individual) Accident and Health \$ ....., and Other Accident and Health \$ .....3,516,385 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	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct .....	176,664,629	293,770	119,473,671	50,665,434	335,915		1,711,823	99,990	1,464,734		2,619,292
1.2 Reinsurance assumed .....	353,271		353,271								
1.3 Reinsurance ceded .....	55,301,269		52,489,347				617,138		501,680		1,693,104
1.4 Net .....	121,716,632	293,770	67,337,595	50,665,434	335,915	0	1,094,684	99,990	963,055	0	926,188
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	25,370,667	149,625	23,638,198	0	0	0	259,133	0	621,239	0	702,471
2.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded .....	6,883,599	0	6,530,228	0	0	0	120,500	0	13,782	0	219,089
2.4 Net .....	18,487,068	149,625	17,107,970	0	0	0	138,633	0	607,457	0	483,383
3. Amounts recoverable from reinsurers December 31, current year	347,307		181,500						125,794		40,013
4. Liability December 31, prior year:											
4.1 Direct .....	20,995,948	149,159	19,354,170	0	0	0	138,058	0	670,672	0	683,889
4.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded .....	6,710,211	0	6,430,682	0	0	0	53,000	0	9,645	0	216,884
4.4 Net .....	14,285,737	149,159	12,923,488	0	0	0	85,058	0	661,028	0	467,005
5. Amounts recoverable from reinsurers December 31, prior year	1,200,840	0	1,045,500	0	0	0	0	0	110,746	0	44,594
6. Incurred benefits:											
6.1 Direct .....	181,039,348	294,236	123,757,699	50,665,434	335,915	0	1,832,898	99,990	1,415,301	0	2,637,875
6.2 Reinsurance assumed .....	353,271	0	353,271	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded .....	54,621,124	0	51,724,893	0	0	0	684,638	0	520,865	0	1,690,728
6.4 Net	126,771,496	294,236	72,386,078	50,665,434	335,915	0	1,148,260	99,990	894,436	0	947,147

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 41,751 in Line 1.1, \$ 41,751 in Line 1.4.  
\$ 41,751 in Line 6.1 and \$ 41,751 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 63,112 in Line 1.1, \$ 63,112 in Line 1.4.  
\$ 63,112 in Line 6.1 and \$ 63,112 in Line 6.4.

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

(d) Includes \$ 222,621 premiums waived under total and permanent disability benefits.

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....	0	0	0
2.2 Common stocks .....	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....	0	0	0
3.2 Other than first liens .....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale .....	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans .....	1,239,082	1,110,860	(128,222)
7. Derivatives (Schedule DB).....	0	0	0
8. Other invested assets (Schedule BA) .....	0	0	0
9. Receivables for securities .....	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	1,239,082	1,110,860	(128,222)
13. Title plants (for Title insurers only).....	0	0	0
14. Investment income due and accrued .....	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	19,790	43,813	24,023
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	0	0	0
15.3 Accrued retrospective premiums.....	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....	0	0	0
16.2 Funds held by or deposited with reinsured companies .....	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0
17. Amounts receivable relating to uninsured plans .....	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0
18.2 Net deferred tax asset.....	56,196,164	47,337,508	(8,858,656)
19. Guaranty funds receivable or on deposit .....	0	0	0
20. Electronic data processing equipment and software.....	804,136	1,018,315	214,179
21. Furniture and equipment, including health care delivery assets.....	52,596	127,961	75,365
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	0	0	0
24. Health care and other amounts receivable.....	525,025	488,625	(36,400)
25. Aggregate write-ins for other-than-invested assets .....	286,045	327,885	41,840
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	59,122,839	50,454,968	(8,667,871)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. Total (Lines 26 and 27)	59,122,839	50,454,968	(8,667,871)
DETAILS OF WRITE-INS			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0
2501. PREPAID EXPENSES.....	241,422	275,610	34,188
2502. RETURNED CHECKS.....		670	670
2503. AGENTS' BALANCES.....	21,977	28,960	6,983
2598. Summary of remaining write-ins for Line 25 from overflow page .....	22,646	22,646	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	286,045	327,885	41,840

NOTES TO FINANCIAL STATEMENTS

1. **Summary of Significant Accounting Policies**

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

	STATE OF DOMICILE	2013	2012
NET INCOME			
(1) Company state basis (Page 4, Line 35, Columns 1 & 2)	Ohio	(\$19,862,343)	\$4,589,101
(2) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(3) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(4) NAIC SAP (1-2-3=4)	Ohio	(\$19,862,343)	\$4,589,101
SURPLUS			
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	Ohio	\$246,992,246	\$275,809,062
(6) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(7) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(8) NAIC SAP (5-6-7=8)	Ohio	\$246,992,246	\$275,809,062

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

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

1. Not applicable

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

3. Not applicable

4. Preferred Stocks are stated at book value

5. Not applicable

6. Not applicable

7. Not applicable

8. Not applicable

9. Not applicable

10. Not applicable

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

12. The Company has not modified its capitalization policy from the prior period
2. **Accounting Changes and Corrections of Errors – None**
3. **Business Combinations and Goodwill**

A. Statutory Purchase Method – Not Applicable

B. Statutory Merger – Not Applicable

C. Assumption Reinsurance – Not Applicable

D. Impairment Loss – Not Applicable
4. **Discontinued Operations – None**
5. **Investments**

A. Mortgage Loans – None

B. Debt Restructuring – None

C. Reverse Mortgages – None

D. Loan – Backed Securities

1. Not Applicable.

2. Not Applicable.

3. Not Applicable.

4. Not Applicable.

5. Not Applicable.

E. Repurchase Agreements – None

F. Real Estate

1. Real Estate Improvement – None

2. Real Estate Held for Sale – None

3. Change in Plan of Sale – None

4. Retail Land Sales – None

5. Real Estate with Participating Lone Features – None

G. Low Income Housing Tax Credits – None

H. Restricted Assets - None
6. **Joint Ventures, Partnerships and Limited Liability Companies**

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

B. Not Applicable
7. **Investment Income**

A. There was no due and accrued income excluded from investment income in 2013

B. Not applicable
8. **Derivative Instruments**

A. Not applicable

B. Not applicable

C. Not applicable

D. Not applicable

E. Not applicable

F. Not applicable

NOTES TO FINANCIAL STATEMENTS

9 - Income Taxes

A. Components of Deferred Tax Assets (DTAs) and Deferred Tax Liabilities (DTLs):

	2013		
	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$ 84,174,489	\$ 6,361,927	\$ 90,536,416
(b) Statutory valuation allowance	-	-	-
(c) Adjusted gross deferred tax assets (1a - 1b)	84,174,489	6,361,927	90,536,416
(d) Deferred Tax Assets Nonadmitted	56,196,164	-	56,196,164
(e) Subtotal Net Admitted Deferred Tax Asset (1c- 1d)	27,978,325	6,361,927	34,340,252
(f) Deferred Tax Liabilities	\$ 245,881	\$ -	\$ 245,881
(g) Net admitted deferred tax asset/(liability) (1e - 1f)	\$ 27,732,444	\$ 6,361,927	\$ 34,094,371

	2012		
	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$ 73,407,589	\$ 7,890,742	\$ 81,298,331
(b) Statutory valuation allowance	-	-	-
(c) Adjusted gross deferred tax assets (1a - 1b)	73,407,589	7,890,742	81,298,331
(d) Deferred Tax Assets Nonadmitted	47,337,508	-	47,337,508
(e) Subtotal Net Admitted Deferred Tax Asset (1c- 1d)	26,070,081	7,890,742	33,960,823
(f) Deferred Tax Liabilities	\$ 330,656	\$ 389,127	\$ 719,783
(g) Net admitted deferred tax asset/(liability) (1e - 1f)	\$ 25,739,425	\$ 7,501,615	\$ 33,241,040

	Change		
	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$ 10,766,900	\$ (1,528,815)	\$ 9,238,085
(b) Statutory valuation allowance	-	-	-
(c) Adjusted gross deferred tax assets (1a - 1b)	10,766,900	(1,528,815)	9,238,085
(d) Deferred Tax Assets Nonadmitted	8,858,656	-	8,858,656
(e) Subtotal Net Admitted Deferred Tax Asset (1c- 1d)	1,908,244	(1,528,815)	379,429
(f) Deferred Tax Liabilities	\$ (84,775)	\$ (389,127)	\$ (473,902)
(g) Net admitted deferred tax asset/(liability) (1e - 1f)	\$ 1,993,019	\$ (1,139,688)	\$ 853,331

	2013		
	Ordinary	Capital	Total
<b>SSAP 101, paragraphs 11.a., 11.b., and 11.c.:</b>			
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	-	1,744,873	1,744,873
(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)	27,732,444	4,617,054	32,349,498
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	27,732,444	4,617,054	32,349,498
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	33,348,614	33,348,614	33,348,614
(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	245,881	-	245,881
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No.101 Total (2(a)+2(b)+2(c))	27,978,325	6,361,927	34,340,252

	2012		
	Ordinary	Capital	Total
<b>SSAP 101, paragraphs 11.a., 11.b., and 11.c.:</b>			
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	1,378,579	1,177,018	2,555,597
(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)	23,971,718	6,713,724	30,685,442
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	23,971,718	6,713,724	30,685,442
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	36,385,203	36,385,203	36,385,203
(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	719,784	-	719,784
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No.101 Total (2(a)+2(b)+2(c))	26,070,081	7,890,742	33,960,823

	Change		
	Ordinary	Capital	Total
<b>SSAP 101, paragraphs 11.a., 11.b., and 11.c.:</b>			
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	(1,378,579)	567,855	(810,724)
(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)	3,760,726	(2,096,670)	1,664,056
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	3,760,726	(2,096,670)	1,664,056
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	(3,036,589)	(3,036,589)	(3,036,589)
(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	(473,903)	-	(473,903)
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No.101 Total (2(a)+2(b)+2(c))	1,908,244	(1,528,815)	379,429

	2013	2012
	Percentage	Percentage
(a) Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount	971%	897%
(b) Amount of Adjusted Capital and Surplus Used to Determine Recovery Period and Threshold Limitation in 2(b) 2 above	15%	15%

NOTES TO FINANCIAL STATEMENTS

4.

	2013		
	Ordinary	Capital	Total
<b>Impact of Tax Planning Strategies</b>			
(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)	84,174,489	6,361,927	90,536,416
2. Percentage of Adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	27,978,325	6,361,927	34,340,252
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%	9.24%	9.24%
(b) The Company's tax-planning strategies did not include the use of reinsurance-related tax planning strategies.			

	2012		
	Ordinary	Capital	Total
<b>Impact of Tax Planning Strategies</b>			
(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)	73,407,589	7,890,742	81,298,331
2. Percentage of Adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	26,070,081	7,890,742	33,960,823
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%	9.48%	9.48%
(b) The Company's tax-planning strategies did not include the use of reinsurance-related tax planning strategies.			

	Change		
	Ordinary	Capital	Total
<b>Impact of Tax Planning Strategies</b>			
(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)	10,766,900	(1,528,815)	9,238,085
2. Percentage of Adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	1,908,244	(1,528,815)	379,429
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%	-0.24%	-0.24%
(b) The Company's tax-planning strategies did not include the use of reinsurance-related tax planning strategies.			

B. Unrecognized DTLs

Not applicable

C. Current Tax and Change in Deferred Tax

1. Current income tax:

	2013	2012	Change
(a) Federal	\$ (1,113,898)	\$ (372,755)	\$ (741,143)
(b) Foreign	-	-	-
(c) Subtotal	(1,113,898)	(372,755)	(741,143)
(d) Federal Income Tax on capital gains/(losses)	2,053,777	1,086,308	967,469
(e) Utilization of capital loss carryforwards	-	-	-
(f) Other	-	-	-
Federal income taxes incurred	\$ 939,879	\$ 713,553	\$ 226,326

2. Deferred tax assets

	December 31, 2013	December 31, 2012	Change
(a) Ordinary			
(1) Life and health reserves	\$ 52,204,997	\$ 44,081,726	\$ 8,123,271
(2) DAC	28,780,754	26,489,779	2,290,975
(3) Nonadmitted assets	1,024,336	1,091,111	(66,775)
(4) Other, net	2,164,402	1,744,973	419,429
(99) Subtotal	\$ 84,174,489	\$ 73,407,589	\$ 10,766,900
(b) Statutory valuation allowance adj	-	-	-
(c) Nonadmitted	56,196,164	47,337,508	8,858,656
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	\$ 27,978,325	\$ 26,070,081	\$ 1,908,244
(e) Capital			
(1) Investments	\$ 6,361,927	\$ 7,890,742	\$ (1,528,815)
(2) Unrealized losses on investments	-	-	-
(99) Subtotal	\$ 6,361,927	\$ 7,890,742	\$ (1,528,815)
(f) Statutory valuation allowance adj	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	\$ 6,361,927	\$ 7,890,742	\$ (1,528,815)
(i) Admitted deferred tax assets (2d + 2h)	\$ 34,340,252	\$ 33,960,823	\$ 379,429

3. Deferred tax liabilities

	December 31, 2013	December 31, 2012	Change
(a) Ordinary			
(1) Other, net	\$ 245,881	\$ 330,656	\$ (84,775)
(99) Subtotal	\$ 245,881	\$ 330,656	\$ (84,775)
(b) Capital			
(1) Unrealized gains on investments	\$ -	\$ 389,127	\$ (389,127)
(99) Subtotal	\$ -	\$ 389,127	\$ (389,127)
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 245,881	\$ 719,783	\$ (473,902)

4. Net deferred tax assets/liabilities (2i-3c)

\$ 34,094,371	\$ 33,241,040	\$ 853,331
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NOTES TO FINANCIAL STATEMENTS

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):			
	December 31, 2013	December 31, 2012	Change
Total deferred tax assets	\$ 90,536,416	\$ 81,298,331	\$ 9,238,085
Total deferred tax liabilities	245,881	719,783	(473,902)
Net deferred tax asset(liability)	\$ 90,290,535	\$ 80,578,548	\$ 9,711,987
Tax effect of unrealized (gains)/losses			(389,127)
Change in net deferred income tax (charge)/benefit			\$ 9,322,860

	December 31, 2012	December 31, 2011	Change
Total deferred tax assets	\$ 81,298,331	\$ 83,337,809	\$ (2,039,478)
Total deferred tax liabilities	719,783	373,940	345,843
Net deferred tax asset(liability)	\$ 80,578,548	\$ 82,963,869	\$ (2,385,321)
Tax effect of unrealized (gains)/losses			269,837
Change in net deferred income tax (charge)/benefit			\$ (2,115,484)

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

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference are as follows:			
	As of December 31, 2013		
Description	Amount	Tax Effect	Effective Tax Rate
Income before taxes	\$ (15,960,109)	\$ (5,586,038)	35.00%
Amortization of IMR	(2,271,915)	(795,170)	4.98%
Dividends received deduction	-	-	0.00%
Other items permanent in nature	(5,910,137)	(2,068,548)	12.96%
Total	\$ (24,142,161)	\$ (8,449,756)	52.94%
Federal income taxes incurred expense/(benefit)	\$ (3,182,566)	\$ (1,113,898)	6.98%
Tax on capital gains/(losses)	5,867,934	2,053,777	-12.87%
Change in net deferred income tax charge/(benefit)	(26,636,743)	(9,322,860)	58.41%
Change in nonadmitted excluding deferred tax asset	(190,786)	(66,775)	0.42%
Total statutory income taxes	\$ (24,142,161)	\$ (8,449,756)	52.94%

	As of December 31, 2012		
Description	Amount	Tax Effect	Effective Tax Rate
Income before taxes	\$ 9,754,694	\$ 3,414,143	35.00%
Amortization of IMR	(2,101,830)	(735,641)	-7.54%
Dividends received deduction	-	-	0.00%
Other items permanent in nature	(647,030)	(226,461)	-2.32%
Other	1,186,539	415,288	4.26%
Total	\$ 8,192,373	\$ 2,867,329	29.40%
Federal income taxes incurred expense/(benefit)	\$ (1,065,013)	\$ (372,755)	-3.82%
Tax on capital gains/(losses)	3,103,737	1,086,308	11.14%
Change in net deferred income tax charge/(benefit)	6,044,241	2,115,484	21.69%
Change in nonadmitted excluding deferred tax asset	109,408	38,292	0.39%
Total statutory income taxes	\$ 8,192,373	\$ 2,867,329	29.40%

E. Operating Loss and Tax Credit Carryforwards

- (1) At December 31, 2013, the Company had net operating loss and tax credit carryforwards of: \$ -
- (2) At December 31, 2013, the Company had capital loss carryforwards of: \$ -

(3) The following is income tax expense for the current and prior years that is available for recoupment in the event of future net losses:			
Year	Ordinary	Capital	Total
2013	\$ -	\$ 457,212	\$ 457,212
2012	-	477,533	477,533
2011	-	810,128	810,128
Total	\$ -	\$ 1,744,873	\$ 1,744,873

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

F. Consolidated Federal Income Tax Return

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

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

- (2) The method of allocation between the Company is subject to a written agreement, approved by the Board of Directors, whereby allocation is made primarily on a separate return basis, with the company receiving a current benefit for losses generated to the extent federal taxes are reduced for the consolidated tax group. Furthermore, taxes allocations are computed without regard to any amount attributable to any minimum tax arising under Code Section 55 or minimum tax credit arising under Code Section 53.

G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company has no tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

NOTES TO FINANCIAL STATEMENTS

10. Information Concerning Parent, Subsidiaries and Affiliates –

A. Not Applicable

B. Not Applicable

C. Not Applicable

D. At December 31, 2013, The Company reports \$2,917,822 as amounts receivable from the Parent Company, The Cincinnati Insurance Company, and from affiliated companies, Cincinnati Specialty Underwriters Insurance Company, CFC Investment Company, and CSU Producer Resources, Inc. Also at December 31, 2013 the Company reported \$509,294 as amounts due to the ultimate parent Cincinnati Financial Corporation. The terms of the settlement require that these amounts be settled within 30 days.

E. Not Applicable

F. Not Applicable

G. All outstanding shares of the Company are owned by the Parent Company, The Cincinnati Insurance Company, an insurance company domiciled in Ohio

H. Not Applicable

I. Not Applicable

J. Not Applicable

K. Not Applicable

L. Not Applicable
11. Debt

A. Capital Notes – None

B. All Other Debt - None
12. Retirement Plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Post-retirement Benefit Plans

A. Defined Benefit Plan – None

B. Defined Benefit Plan Investment Strategy – Not Applicable

C. Defined Benefit Plan Fair Value – Not Applicable

D. Defined Benefit Plan Rate of Return – Not Applicable

E. Defined Contribution Plan – None

F. Multi-Employer Plans – None

G. Consolidated/Holding Company Plans – The Company participates in a qualified, noncontributory defined benefit pension plan sponsored by Cincinnati Financial Corporation, an affiliate. The Company has no legal obligations for benefits under these plans. Cincinnati Financial Corporation allocates amounts to the Company based on the percentage of participants on the Company’s payroll. The Company’s share of net expense for the qualified pension plan was \$1,292,487 and \$1,184,809 for 2013 and 2012 respectively.

H. Postemployment Benefits and Compensated Absences – None

I. Impact of Medicare Modernization Act on Postretirement Benefits - None
13. Capital and Surplus, Shareholders’ Dividend Restrictions and Quasi-Reorganizations

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

B. The Company has no preferred stock outstanding.

C. The maximum amount of dividends which may be paid by State of Ohio insurance companies to shareholders without prior approval, cannot exceed in any one year the greater of ten percent of the surplus as of December 31 next preceding, or the net income for the twelve month period ending December 31 next preceding. The maximum dividend payment that may be made in 2014 is approximately \$24,700,000. Dividends are paid as determined by the Board of Directors and are not cumulative

D. None

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

F. There are no restrictions on unassigned surplus

G. Not Applicable

H. The Company holds no shares of stock for special purposes

I. Not Applicable

J. Not Applicable

K. None

L. Not Applicable

M. Not Applicable
14. Contingencies

A. Contingent Commitments – None

B. Assessments – None

C. Gain Contingencies – None

D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming from Lawsuits – None

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

A. Lessee Leasing Arrangements

1. The Company leases company automobiles under various noncancelable operating agreements that expire through December 2014.

2. At January 1, 2014, the minimum agreement rental commitments are as follows:

(Dollars in Thousands)	
<u>Year Ending December 31,</u>	<u>Operating Leases</u>
2014	\$144,531
2015	\$120,738
2016	\$71,535
2017	\$48,309
2018	\$47,927
Total	\$433,039

3. None

B. Significant Leases - None
16. Off-Balance Sheet Risk – None
17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. None

B. None

C. None
18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans – None
19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators – The Cincinnati Life Insurance Company has direct written long term care premiums of \$2,590,057 and \$1,580,357 in direct premiums on certain closed blocks of life and health business through a third party administrator. This total through our third party administrators is not equal to or greater than 5% of surplus.



NOTES TO FINANCIAL STATEMENTS

20. Fair Value Measurements

- A. None
- B. None
- C. Fair Value within Fair Value Hierarchy

<u>Type of Financial Instrument</u>	<u>Aggregate Fair Value</u>	<u>Admitted Assets</u>	<u>(Level 1)</u>	<u>(Level 2)</u>	<u>(Level 3)</u>	<u>Not Practicable (Carrying Value)</u>
Bonds	2,892,201,529	2,727,740,103	3,499,767	2,886,563,414	2,138,348	
Common Stock						
Perpetual Preferred Stock	12,857,750	7,072,800		12,857,750		
Mortgage Loans						

- D. None

21. Other Items

- A. Not Applicable
- B. Not Applicable
- C. Assets in the amount of \$4,229,565 and \$4,096,956 at December 31, 2013 and 2012, respectively, were on deposit with government authorities or trustees as required by law
- D. Not Applicable
- E. Not Applicable
- F. Not Applicable
- G. Retained Assets
  - 1. The Company’s retained asset program is structured in the financial statements as such. Once a claimant meeting the program requirements opts to take part in the retained assets program, (Benefit Access Account), a claim is recorded and the corresponding liability set up. At that point The Northern Trust Company, which administers the program for Cincinnati Life Insurance, sets up the retained asset account and forwards all documentation including check books to the beneficiary who have full access to their funds once the necessary paperwork is completed with the administrator. During the 2013 calendar year, account holders were credited at a 1.00% interest rate. There are no monthly service or maintenance fees for the BAA and there is no charge for withdrawals or for checks, however there are fees for special services. Returned check s are charged to the account holder at \$10 each and stop payments are charged at \$15 each.
  - 2. Retained Asset Balances

<u>December 31, 2013</u>			<u>December 31, 2012</u>		
<u>Category</u>	<u>Number</u>	<u>Amount</u>	<u>Category</u>	<u>Number</u>	<u>Amount</u>
Up to and including 12 months	40	\$4,836,613	Up to and including 12 months	44	\$5,300,745
12 to 24 months	34	\$1,858,590	12 to 24 months	34	\$6,394,461
25 to 36 months	26	\$5,573,594	25 to 36 months	62	\$2,640,911
37 to 48 months	51	\$2,008,979	37 to 48 months	77	\$6,188,115
49 to 60 months	65	\$5,111,077	49 to 60 months	65	\$2,191,404
Over 60 months	213	\$4,924,361	Over 60 months	174	\$3,335,570
Total	429	\$24,313,214	Total	456	\$26,051,386

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

	<u>Number</u>	<u>Balance/Amount</u>
Retained Asset accounts at 1/1/2013	456	\$26,051,386
Accounts issued during 2013	56	\$9,717,319
Earnings credited during 2013	N/A	\$249,278
Fees & Other Charges during 2013	N/A	\$147
Accounts transferred to Unclaimed Property during 2013	N/A	\$0
Accounts closed/withdrawn during 2013	83	\$11,704,622
Retained Asset accounts at 12/31/2013	429	\$24,313,214

- H. Not Applicable
- I. Not Applicable

22. Events Subsequent – None

23. Reinsurance

- A. Ceded Reinsurance Report
  - 1. Section 1 – General Interrogatories
    - a. No
    - b. No
  - 2. Section 2 – Ceded Reinsurance Report – Part A
    - a. No
    - b. No
  - 3. Section 3 – Ceded Reinsurance Report – Part B
    - a. \$366,794,173
    - b. No
- B. Uncollectible Reinsurance – None
- C. Commutation of Ceded Reinsurance – None
- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - None

24. Retrospectively Rated Contracts & Contract Subject to Redetermination – Not Applicable

25. Change in Incurred Losses – Reserves for prior year incurred accident and health losses are periodically updated based on the result of ongoing analysis of recent loss development trends. The resulting adjustments in prior year loss development have been immaterial.

26. Intercompany Pooling – The Company is not part of a pooling arrangement with its group of affiliated insurers.

27. Structured Settlements – None

28. Health Care Receivables – None

29. Participating Policies – None

30. Premium Deficiency Reserves – None

31. Reserves for Life Contracts and Deposit Type Contracts

- A. The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the month of death. Surrender values are not promised in excess of the legally computed reserves.
- B. Mean reserves are determined by computing the regular mean reserve for the plan at the rated age and holding, in addition, one-half of the extra premium charge for the year.
- C. As of December 31, 2013, the Company had \$13,888,577,673 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio
- D. The Tabular Interest, Tabular Less Actual Reserve Released, and Tabular Cost have been determined by formula as described in the instructions
- E. Tabular interest on funds not involving life contingencies is calculated by subtracting from the current year end total of accumulations and deposit funds prior year end total of accumulations and deposit funds and funds added during the year, and adding funds withdrawn during the year.
- F. No other reserve changes

NOTES TO FINANCIAL STATEMENTS

32. Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A Subject to discretionary withdrawal					
(1) With fair value adjustment	\$	\$	\$	\$	
(2) At book value less current surrender charge of 5% or more	215,435,389			215,435,389	21%
(3) At fair value					
(4) Total with adjustment or at fair value (total of 1 through 3)					
(5) At book value without adjustment (minimal or no charge or adjustment)	628,903,000			628,903,000	60%
B Not subject to discretionary withdrawal	198,658,793			198,658,793	19%
C Total (gross: direct + assumed)	1,042,997,182			1,042,997,182	100%
D Reinsurance ceded	223,030			223,030	
E Total (net)* ( C ) – ( D )	\$1,042,774,152			\$1,042,774,152	

F. Reconciliation of Total Annuity Actuarial Reserves and Deposit Fund Liabilities\*

Life & Accident & Health Annual Statement:	
Exhibit 5, Annuities Section, Totals (net)	\$ 850,065,336
Exhibit 5, Supplementary Contracts with Life Contingencies Section, Totals (net)	2,642,460
Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	190,066,356
Subtotal	1,042,774,152
Separate Accounts Annual Statement	
Exhibit 3, Line 0299999, Column 2	0
Exhibit 3, Line 0399999, Column 2	0
Policyholder dividend and coupon accumulations	0
Policyholder premiums	0
Guaranteed interest contracts	0
Other contract deposit funds	0
Subtotal	0
Combined Total	\$ 1,042,774,152

G. FHLB Agreements - None

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
Industrial	\$496	\$169
Ordinary New Business	5,424,038	4,084,509
Ordinary Renewal	38,732,359	89,876,999
Credit Life		
Group Life	279,320	279,320
Annuity		
Total	\$44,436,213	\$94,240,997

34. Separate Accounts

A. Separate Account Activity

- The Cincinnati Life Insurance Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and transactions. For the current reporting year, Cincinnati Life reported assets and liabilities from Bank Owned Life Insurance (BOLI) policies into a separate account. In accordance with the Ohio state procedures of approving items within the separate account, the classification of the BOLI policies into separate accounts is supported by Ohio revised code 3911.011 (B).
- As of December 31, 2013 and 2012 the Company separate account statement included legally insulated assets of \$683,391,945 and \$667,987,726 respectively. The assets legally insulated from the general account as of December 31, 2013 are attributed to the following products/transactions:

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Fifth Third Bank (FTB)	\$646,896,243	\$0
First Merit Bank (FM)	36,495,702	0
Total	\$683,391,945	\$0

- In accordance with the products/transactions recorded within the separate account, some separate account liabilities are guaranteed by the general account. In accordance with these guarantees, if the investment proceeds are insufficient to cover the rate of return guaranteed for the product, the policyholder proceeds will be remitted by the general account. As of December 31, 2013, the general account of The Cincinnati Life Insurance Company had a maximum guarantee for separate account liabilities of \$0 and has not made any payments towards separate account guarantees. To compensate the general account for the risk taken, the separate account has paid risk charges as follows for the past five years.
  - 2013 \$3,537,842
  - 2012 \$984,677
  - 2011 \$2,081,047
  - 2010 \$542,421
  - 2009 \$1,947,785
- The Company does not engage in security lending transactions within the separate account

NOTES TO FINANCIAL STATEMENTS

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

	Separate Accounts with Guarantees			Non-guaranteed	
	(1)	(2)	(3)	(4)	(5)
		Non-indexed	Non-indexed	Non-guaranteed	
		Guarantee less	Guarantee	Separate	
	<u>Indexed</u>	<u>Than/equal to 4%</u>	<u>More than 4%</u>	<u>Accounts</u>	<u>Total</u>
1. Premiums, considerations or deposits for year ended 12/31/13					
2. Reserves at 12/31/13					
I. For accounts with assets at:					
a. Market value					
b. Amortized cost		\$ 675,378,396			\$ 675,378,396
c. Total reserves		\$ 675,378,396			\$ 675,378,396
II. By withdrawal characteristics:					
a. Subject to discretionary withdrawal		\$ 675,378,396			\$ 675,378,396
b. With MV adjustment					
c. At book value without MV adjustment and with current surrender charge of 5%					
d. At market value					
e. At book value without MV adjustment and with current surrender charge less than 1%					
f. Subtotal		\$ 675,378,396			\$ 675,378,396
g. Not subject to discretionary withdrawal					
h. Total		\$ 675,378,396			\$ 675,378,396

**C. Reconciliation of Net Transfers To or (From) Separate Accounts**

Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	
Transfers to Separate Accounts (Page 4, Line 1.4)	\$ 0
Transfers from Separate Accounts (Page 4, Line 10)	\$ 483,914
Net transfer to or (From) Separate Accounts (a) – (b)	(\$ 483,914)
Reconciling Adjustments	
Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement	
(1c) + (2) = (Page 4, Line 26)	(\$ 483,914)

**D.**

35. **Loss/Claim Adjustment Expense** – None

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

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

Yes ☒ No ☐
- 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.

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

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

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

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

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

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

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

Yes ☐ No ☐ N/A ☒
- 3.6

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

Yes ☒ No ☐ N/A ☐
- 4.1

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

Yes ☐ No ☒
- 4.12 renewals?

Yes ☐ No ☒
- 4.2

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

Yes ☐ No ☒
- 4.22 renewals?

Yes ☐ No ☒
- 5.1

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

Yes ☐ No ☒
- 5.2

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

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

- 6.1

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

Yes ☐ No ☒
- 6.2

If yes, give full information .....
- 7.1

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

Yes ☐ No ☒
- 7.2

If yes,
- 7.21

State the percentage of foreign control .....
- 7.22

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

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

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

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

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

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

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

12.11 Name of real estate holding company .....

12.12 Number of parcels involved .....

12.13 Total book/adjusted carrying value \$.....

12.2 If yes, provide explanation

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

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

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

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

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

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

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

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

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

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

e. Accountability for adherence to the code.

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

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

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

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

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

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance 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

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 [ ]

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 \$.....
- 20.12 To stockholders not officers \$.....
- 20.13 Trustees, supreme or grand (Fraternal only) \$.....
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers \$.....
- 20.22 To stockholders not officers \$.....
- 20.23 Trustees, supreme or grand (Fraternal only) \$.....
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?
- Yes [ ] No [ 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 \$.....
- 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:
- \$.....2,816,364

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)
- 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 [ ] NA [ 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 [ ] NA [ X ]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?
- Yes [ ] No [ ] NA [ 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 [ ] NA [ 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 \$.....

GENERAL INTERROGATORIES

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [ X ] No [ ]

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

25.21	Subject to repurchase agreements	\$.....
25.22	Subject to reverse repurchase agreements	\$.....
25.23	Subject to dollar repurchase agreements	\$.....
25.24	Subject to reverse dollar repurchase agreements	\$.....
25.25	Pledged as collateral	\$.....
25.26	Placed under option agreements	\$.....
25.27	Letter stock or securities restricted as to sale	\$.....
25.28	On deposit with state or other regulatory body	\$.....4,229,565
25.29	Other	\$.....

25.3 For category (25.27) provide the following:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

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

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	2,727,740,103	2,892,201,529	164,461,426
30.2 Preferred Stocks.....	7,072,800	12,857,750	5,784,950
30.3 Totals	2,734,812,903	2,905,059,279	170,246,376

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

THE MAJORITY OF FAIR VALUES ARE OBTAINED FROM INTERACTIVE DATA CORPORATION (IDC), FOR SECURITIES THAT IDC IS UNABLE TO PRICE WE LOOK TO BLOOMBERG FOR THE RECENT TRADE HISTORY TO DETERMINE IF THE PRICE COULD REASONABLY BE CONSIDERED FV. IF NOT WE LOOK TO OUTSIDE BROKERS TO ANANLYTICALLY OBTAIN PRICE.....

- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?
- 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?
- Yes [ X ] No [ ]
- Yes [ ] No [ X ]

- 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 OUR PRIVATE PLACEMENT SECURITIES, WE RECEIVE THE FAIR VALUE PRICE FROM AN OUTSIDE PRIVATE PLACEMENT MANAGEMENT FIRM. FOR ALL OTHER SECURITIES NOT PRICED BY IDC WE LOOK TO OUTSIDE SECURITY BROKERS WHO ARE MARKET MAKERS IN THAT TYPE OF SECURITY.....

- 32.1 Have all the filing requirements of the *Purposes and Procedures Manual* of the NAIC Securities Valuation Office been followed?
- 32.2 If no, list exceptions:
- Yes [ ] No [ X ]

CUSIP #032359AD3; AMTRUST FINANCIAL SERVICE; BACV = 2,000,000, RATING 2Z. CUSIP #90985FAD8; UNITED COMMUNITY BANK BLAIRSVILLE; BACV = 2,000,000; RATING 2Z.....



GENERAL INTERROGATORIES

OTHER

- 33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ .....4,517,915
- 33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
EXAMONE WORLD WIDE.....	\$.....3,247,301

- 34.1 Amount of payments for legal expenses, if any? \$ .....182,469
- 34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
BAKER & HOSTETLER.....	\$.....70,959
LITCHFIELD CAVO LLP.....	\$.....49,690

- 35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ .....0
- 35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

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

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [ X ] No [ ]

1.2

If yes, indicate premium earned on U. S. business only.

\$ 8,970

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.

\$ 31,710

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

\$ 8,970

1.65

Total incurred claims

\$ 31,710

1.66

Number of covered lives

11

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		2
		Current Year		Prior Year
2.1	Premium Numerator	\$ 70,610	\$	103,047
2.2	Premium Denominator	\$ 235,311,915	\$	241,767,751
2.3	Premium Ratio (2.1/2.2)	0.000		0.000
2.4	Reserve Numerator	\$ 2,631,665	\$	2,668,428
2.5	Reserve Denominator	\$ 2,445,079,641	\$	2,272,599,310
2.6	Reserve Ratio (2.4/2.5)	0.001		0.001

3.1

Does this reporting entity have Separate Accounts?

Yes [ X ] No [ ]

3.2

If yes, has a Separate Accounts statement been filed with this Department?

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

3.3

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

\$ 0

3.4

State the authority under which Separate Accounts are maintained:

STATE OF OHIO PURSUANT TO OHIO REVISED CODE 3911.011(B)

3.5

Was any of the reporting entity's Separate Accounts business reinsured as of December 31?

Yes [ X ] No [ ]

3.6

Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

Yes [ ] No [ X ]

3.7

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

\$ 0

4.1

Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?

Yes [ X ] No [ ]

4.2

Net reimbursement of such expenses between reporting entities:

4.21

Paid

\$ 1,638,539

4.22

Received

\$ 0

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

\$ 0

5.22

Page 4, Line 1

\$ 0

6.

For stock reporting entities only:

6.1

Total amount paid in by stockholders as surplus funds since organization of the reporting entity:

\$ 1,000,000

7.

Total dividends paid stockholders since organization of the reporting entity:

7.11

Cash

\$ 168,000,000

7.12

Stock

\$ 750,000

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

FIVE-YEAR HISTORICAL DATA

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

	1 2013	2 2012	3 2011	4 2010	5 2009
<u>Life Insurance in Force</u> (Exhibit of Life Insurance)					
1. Ordinary-whole life and endowment (Line 34, Col. 4) .....	7,227,109	6,940,444	6,802,550	6,858,994	6,856,271
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4) .....	75,720,245	72,490,086	68,880,772	65,293,470	61,022,987
3. Credit life (Line 21, Col. 6) .....	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....	2,043,574	2,010,279	1,980,459	1,942,432	1,905,317
5. Industrial (Line 21, Col. 2) .....	24,458	25,719	27,105	29,147	30,279
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....	0	0	0	0	0
7. Total (Line 21, Col. 10) .....	85,015,386	81,466,528	77,690,886	74,124,043	69,814,854
<u>New Business Issued</u> (Exhibit of Life Insurance)					
8. Ordinary-whole life and endowment (Line 34, Col. 2) .....	631,687	596,154	638,648	570,001	612,492
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2) .....	6,965,681	7,027,331	6,660,635	7,468,894	7,007,725
10. Credit life (Line 2, Col. 6) .....	0	0	0	0	0
11. Group (Line 2, Col. 9) .....	20,726	16,800	17,035	11,663	14,829
12. Industrial (Line 2, Col. 2) .....	0	0	0	0	0
13. Total (Line 2, Col. 10) .....	7,618,094	7,640,285	7,316,318	8,050,558	7,635,046
<u>Premium Income - Lines of Business</u> (Exhibit 1 – Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....	106,834	135,521	153,096	221,827	255,664
15.1 Ordinary life insurance (Line 20.4, Col. 3) .....	192,957,299	187,768,907	173,160,040	162,849,343	151,864,612
15.2 Ordinary individual annuities (Line 20.4, Col. 4) .....	38,173,201	49,471,791	122,481,247	201,128,647	181,417,194
16. Credit life, (group and individual) (Line 20.4, Col. 5) .....	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6) .....	1,702,501	1,850,701	1,343,027	1,835,207	1,690,996
17.2 Group annuities (Line 20.4, Col. 7) .....	0	0	0	0	0
18.1A & H-group (Line 20.4, Col. 8) .....	577,892	589,195	559,861	688,035	679,915
18.2A & H-credit (group and individual) (Line 20.4, Col. 9) .....	0	0	0	0	0
18.3A & H-other (Line 20.4, Col. 10) .....	1,794,187	1,951,635	1,966,401	1,997,038	2,241,467
19. Aggregate of all other lines of business (Line 20.4, Col. 11) .....	0	0	0	0	0
20. Total .....	235,311,915	241,767,751	299,663,671	368,720,097	338,149,848
<u>Balance Sheet</u> (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	3,054,119,771	2,901,947,882	2,735,399,080	2,569,321,239	2,260,217,238
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	2,807,127,525	2,626,138,820	2,454,215,139	2,266,358,083	1,959,972,064
23. Aggregate life reserves (Page 3, Line 1) .....	2,500,699,026	2,314,888,335	2,159,113,182	1,945,729,061	1,651,580,251
24. Aggregate A & H reserves (Page 3, Line 2) .....	16,088,287	15,630,133	15,216,077	13,958,535	12,277,919
25. Deposit-type contract funds (Page 3, Line 3) .....	190,066,358	195,373,069	200,241,900	201,456,126	198,892,274
26. Asset valuation reserve (Page 3, Line 24.01) .....	17,262,964	14,222,973	7,293,335	15,522,026	15,866,516
27. Capital (Page 3, Lines 29 & 30) .....	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
28. Surplus (Page 3, Line 37) .....	243,992,246	272,809,062	278,183,941	299,963,155	297,245,174
<u>Cash Flow (Page 5)</u>					
29. Net cash from operations (Line 11) .....	167,557,634	164,369,392	213,717,444	311,316,357	271,206,044
<u>Risk-Based Capital Analysis</u>					
30. Total adjusted capital .....	264,255,265	290,032,090	288,477,331	318,485,236	316,111,745
31. Authorized control level risk-based capital .....	31,190,326	28,623,086	36,393,353	35,229,313	40,234,924
<u>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</u> (Page 2, Col. 3) (Line No./Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	95.1	94.7	92.1	86.7	85.3
33. Stocks (Lines 2.1 and 2.2) .....	0.2	0.4	0.6	4.2	5.2
34. Mortgage loans on real estate (Lines 3.1 and 3.2) .....	0.0	0.0	0.0	0.0	0.0
35. Real estate (Lines 4.1, 4.2 and 4.3) .....	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5) .....	1.8	1.9	4.2	5.8	7.2
37. Contract loans (Line 6) .....	1.2	1.3	1.4	1.6	1.9
38. Derivatives (Page 2, Line 7) .....	0.0	0.0	0.0	0.0	XXX
39. Other invested assets (Line 8) .....	1.6	1.7	1.7	1.6	0.0
40. Receivables for securities (Line 9) .....	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10) .....	0.0	0.0	0.0	0.0	XXX
42. Aggregate write-ins for invested assets (Line 11) .....	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2013	2 2012	3 2011	4 2010	5 2009
<u>Investments in Parent, Subsidiaries and Affiliates</u>					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	0
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0	0	0	0
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate		0	0	0	0
49. All other affiliated		0	0	0	0
50. Total of above Lines 44 to 49	0	0	0	0	0
51. Total investment in parent included in Lines 44 to 49 above		0	0	0	0
<u>Total Nonadmitted and Admitted Assets</u>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	59,122,839	50,454,968	48,913,581	46,326,802	47,905,209
53. Total admitted assets (Page 2, Line 28, Col. 3)	3,737,511,716	3,569,935,608	3,357,267,584	3,165,185,490	2,830,558,687
<u>Investment Data</u>					
54. Net investment income (Exhibit of Net Investment Income)	143,098,165	140,731,856	138,199,338	133,876,127	126,203,915
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	1,015,242	4,055,295	(13,615,251)	9,259,166	(5,775,839)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(722,666)	501,128	6,814,550	(6,889,429)	2,934,077
57. Total of above Lines 54, 55 and 56	143,390,741	145,288,278	131,398,637	136,245,864	123,362,153
<u>Benefits and Reserve Increase (Page 6)</u>					
58. Total contract benefits-life (Lines 10, 11, 12, 13, 14 and 15, Col.1 minus Lines 10, 11, 12, 13, 14, and 15, Cols. 9, 10 and 11)	146,775,461	144,400,617	142,039,316	117,638,373	103,681,011
59. Total contract benefits-A & H (Lines 13 & 14, Cols. 9, 10 & 11)	1,841,583	1,609,816	(794,311)	1,856,221	1,905,682
60. Increase in life reserves-other than group and annuities (Line 19, Cols. 2 & 3)	164,079,499	131,873,129	120,394,821	111,754,413	104,634,739
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	458,154	414,057	1,257,541	1,680,617	1,257,827
62. Dividends to policyholders (Line 30, Col. 1)	112	110	110	110	111
<u>Operating Percentages</u>					
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	29.1	27.9	22.9	19.2	19.5
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	5.4	5.8	5.6	6.1	6.5
65. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	97.3	80.1	30.3	131.6	108.7
66. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)	0.2	0.2	0.3	0.7	0.6
67. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	74.7	81.9	74.0	104.1	96.8
<u>A &amp; H Claim Reserve Adequacy</u>					
68. Incurred losses on prior years' claims-group health (Sch. H, Part 3, Line 3.1, Col. 2)	6,191,168	6,143,424	5,111,447	6,747,577	5,631,182
69. Prior years' claim liability and reserve-group health (Sch. H, Part 3, Line 3.2, Col. 2)	6,568,589	6,076,744	6,306,446	5,903,290	5,202,604
70. Incurred losses on prior years' claims-health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)	3,243,221	3,220,045	3,154,275	4,846,156	4,288,430
71. Prior years' claim liability and reserve-health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2)	3,540,022	3,830,032	5,121,884	4,361,276	4,298,994
<u>Net Gains From Operations After Federal Income Taxes by Lines of Business</u> (Page 6, Line 33)					
72. Industrial life (Col. 2)	(104,383)	(255,925)	(172,356)	163,661	303,976
73. Ordinary-life (Col. 3)	(34,272,495)	(13,202,148)	(13,154,271)	216,420	6,874,986
74. Ordinary-individual annuities (Col. 4)	7,180,478	10,424,567	7,983,472	7,118,276	(3,723,845)
75. Ordinary-supplementary contracts (Col. 5)	90,252	253,265	205,190	339,328	100,630
76. Credit life (Col. 6)	0	0	0	0	0
77. Group life (Col. 7)	3,588,064	1,507,000	1,062,728	1,727,327	1,882,313
78. Group annuities (Col. 8)	(45,772)	(39,408)	(37,964)	(18,767)	(45,013)
79. A & H-group (Col. 9)	(244,800)	(580,821)	(236,922)	(1,298,703)	(1,405,487)
80. A & H-credit (Col. 10)	0	0	0	0	0
81. A & H-other (Col. 11)	(636,486)	(110,042)	438,078	(517,419)	37,690
82. Aggregate of all other lines of business (Col. 12)	3,747,559	2,537,321	4,265,546	5,739,084	6,853,875
83. Total (Col. 1)	(20,697,584)	533,807	353,501	13,469,207	10,879,125

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

If no, please explain

.....

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year .....	30,493	25,719	391,830	79,430,530	.0	.0	9	5,205	2,010,279	81,466,528
2. Issued during year .....		.0	32,807	7,597,368		.0		440	20,726	7,618,094
3. Reinsurance assumed .....			3	33						33
4. Revived during year .....	2	6	1,983	639,745						639,751
5. Increased during year (net) .....				85,434					45,512	130,946
6. Subtotals, Lines 2 to 5 .....	2	6	34,793	8,322,580	.0	.0	.0	440	66,238	8,388,824
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) .....	30,495	25,725	426,623	87,753,110	.0	.0	9	5,645	2,076,517	89,855,352
Deductions during year:										
10. Death .....	246	247	2,455	120,336			XXX	10	940	121,523
11. Maturity .....	46	55	219	584			XXX			639
12. Disability .....							XXX			.0
13. Expiry .....	436	477	1,457	23,997						24,474
14. Surrender .....	5,549	484	4,927	241,912						242,396
15. Lapse .....	.1	.1	20,426	4,110,293				332	32,003	4,142,297
16. Conversion .....			489	101,321			XXX	XXX	XXX	101,321
17. Decreased (net) .....		3	20	207,313						207,316
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) .....	6,278	1,267	29,993	4,805,756	.0	.0	.0	342	32,943	4,839,966
21. In force end of year (Line 9 minus Line 20) .....	24,217	24,458	396,630	82,947,354	.0	.0	9	5,303	2,043,574	85,015,386
22. Reinsurance ceded end of year .....	XXX		XXX	36,464,713	XXX		XXX	XXX	487,649	36,952,362
23. Line 21 minus Line 22 .....	XXX	24,458	XXX	46,482,641	XXX	(b) 0	XXX	XXX	1,555,925	48,063,024
DETAILS OF WRITE-INS										
0801. ....										
0802. ....										
0803. ....										
0898. Summary of remaining write-ins for Line 8 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above) .....	0	0	0	0	0	0	0	0	0	0
1901. ....										
1902. ....										
1903. ....										
1998. Summary of remaining write-ins for Line 19 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above) .....	0	0	0	0	0	0	0	0	0	0

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

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

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR				
	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends .....	XXX		XXX	
25. Other paid-up insurance .....	22,074	21,817	20,490	384,395
26. Debit ordinary insurance .....	XXX	XXX	15,649	72,182

ADDITIONAL INFORMATION ON ORDINARY INSURANCE				
	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
Term Insurance Excluding Extended Term Insurance				
27. Term policies-decreasing .....			1,180	21,151
28. Term policies-other .....	20,838	6,921,032	231,803	75,231,183
29. Other term insurance-decreasing .....	XXX		XXX	159
30. Other term insurance .....	XXX	44,649	XXX	396,091
31. Totals, (Lines 27 to 30) .....	20,838	6,965,681	232,983	75,648,584
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX		XXX	
33. Totals, extended term insurance .....	XXX	XXX	8,407	71,653
34. Totals, whole life and endowment .....	11,969	631,687	155,240	7,227,109
35. Totals (Lines 31 to 34) .....	32,807	7,597,368	396,630	82,947,346

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 .....			24,459	
37. Ordinary .....	7,597,368		82,947,330	
38. Credit Life (Group and Individual) .....				
39. Group .....	20,726		2,043,557	
40. Totals (Lines 36 to 39) .....	7,618,094	0	85,015,346	0

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	20,726
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis .....		XXX	5,303	XXX
43. Federal Employees' Group Life Insurance included in Line 21 .....				
44. Servicemen's Group Life Insurance included in Line 21 .....				
45. Group Permanent Insurance included in Line 21 .....			1,098	1,501,809

ADDITIONAL ACCIDENTAL DEATH BENEFITS	
46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	919,981

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

POLICIES WITH DISABILITY PROVISIONS								
Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificate s	8 Amount of Insurance (a)
48. Waiver of Premium .....	1,470	1,259	20,221	3,754,712				
49. Disability Income .....			2,164	67,041				
50. Extended Benefits .....			XXX	XXX				
51. Other .....			3,186	219,597				
52. Total	1,470 (b)	1,259	25,571 (b)	4,041,350	0 (b)	0	0 (b)	0

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

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

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year .....	60	323	0	0
2. Issued during year .....	4	50		
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Total (Lines 1 to 4) .....	64	373	0	0
Deductions during year:				
6. Decreased (net) .....		38		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	0	38	0	0
9. In force end of year .....	64	335	0	0
10. Amount on deposit .....	(a)	18,326,041	(a)	
11. Income now payable .....	64	306		
12. Amount of income payable .....	(a) 340,793	(a) 3,066,583	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....	1,481	19,628	2	32
2. Issued during year .....	3	519		
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....	1,484	20,147	2	32
Deductions during year:				
6. Decreased (net) .....	103	897		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	103	897	0	0
9. In force end of year .....	1,381	19,250	2	32
Income now payable:				
10. Amount of income payable .....	(a) 16,001,494	XXX	XXX	(a) 102,447
Deferred fully paid:				
11. Account balance .....	XXX	(a) 658,946,871	XXX	(a) 24,921
Deferred not fully paid:				
12. Account balance .....	XXX	(a) 185,266,898	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year .....	3,500	1,126,906	0	0	9,077	5,789,351
2. Issued during year .....	262	2,334			294	201,774
3. Reinsurance assumed .....						
4. Increased during year (net) ..		XXX		XXX		XXX
5. Totals (Lines 1 to 4) .....	3,762	XXX	0	XXX	9,371	XXX
Deductions during year:						
6. Conversions .....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....	231	XXX		XXX	898	XXX
8. Reinsurance ceded .....		XXX		XXX		XXX
9. Totals (Lines 6 to 8) .....	231	XXX	0	XXX	898	XXX
10. In force end of year .....	3,531	(a)	0	(a)	8,473	(a) 5,608,772

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year .....	54	2
2. Issued during year .....		
3. Reinsurance assumed .....		
4. Increased during year (net) .....		
5. Totals (Lines 1 to 4) .....	54	2
Deductions during year:		
6. Decreased (net) .....	2	
7. Reinsurance ceded .....		
8. Totals (Lines 6 and 7) .....	2	0
9. In force end of year .....	52	2
10. Amount of account balance .....	(a) 153,678	(a) 6,103

(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 CINCINNATI LIFE INSURANCE COMPANY

SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
			Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit - Type Contracts
1.	Alabama	AL	L	4,491,835	263,769	103,737	.0	4,859,341	.0
2.	Alaska	AK	L	.39,746	.0	.0	.0	.39,746	.0
3.	Arizona	AZ	L	2,005,811	196,304	12,442	.0	2,214,557	.0
4.	Arkansas	AR	L	2,486,261	29,680	25,817	.0	2,541,758	.0
5.	California	CA	L	5,532,061	396,593	6,803	.0	5,935,457	.0
6.	Colorado	CO	L	1,328,698	22,689	23,018	.0	1,374,406	.0
7.	Connecticut	CT	L	.363,144	33,000	1,600	.0	397,743	.0
8.	Delaware	DE	L	.284,595	120,121	2,949	.0	407,665	.0
9.	District of Columbia	DC	L	.97,692	.0	6,132	.0	103,824	.0
10.	Florida	FL	L	6,010,137	950,761	166,195	.0	7,127,094	.0
11.	Georgia	GA	L	12,766,994	269,514	389,766	.0	13,426,274	.0
12.	Hawaii	HI	L	.50,193	.0	.486	.0	.50,679	.0
13.	Idaho	ID	L	.609,615	.31,128	5,773	.0	646,516	150,000
14.	Illinois	IL	L	16,031,401	3,714,912	474,671	.0	20,220,984	.0
15.	Indiana	IN	L	16,506,668	2,859,324	370,266	.0	19,736,257	.0
16.	Iowa	IA	L	9,250,745	8,118,430	177,668	.0	17,546,842	.0
17.	Kansas	KS	L	3,276,212	217,284	34,351	.0	3,527,848	.0
18.	Kentucky	KY	L	8,732,213	449,037	257,423	.0	9,438,673	.0
19.	Louisiana	LA	L	.562,742	.0	1,255	.0	563,997	.0
20.	Maine	ME	L	.66,870	.0	.0	.0	.66,870	.0
21.	Maryland	MD	L	2,594,259	.615,455	48,113	.0	3,257,827	.0
22.	Massachusetts	MA	L	.504,072	.61,700	1,759	.0	567,531	.0
23.	Michigan	MI	L	12,842,110	2,284,923	441,646	.0	15,568,679	116,009
24.	Minnesota	MN	L	9,149,551	3,829,214	95,632	.0	13,074,397	.0
25.	Mississippi	MS	L	.283,006	.300	1,563	.0	284,869	.0
26.	Missouri	MO	L	7,548,859	550,582	68,013	.0	8,167,453	.0
27.	Montana	MT	L	.1,022,107	127,769	12,632	.0	1,162,509	.0
28.	Nebraska	NE	L	1,978,738	172,650	9,006	.0	2,160,394	.0
29.	Nevada	NV	L	.338,953	6,825	15,577	.0	361,355	.0
30.	New Hampshire	NH	L	.348,937	.0	4,926	.0	353,863	.0
31.	New Jersey	NJ	L	.592,034	100,000	1,291	.0	693,324	.0
32.	New Mexico	NM	L	.298,373	26,614	7,003	.0	331,990	.0
33.	New York	NY	N	.333,001	6,000	.584	.0	339,585	.0
34.	North Carolina	NC	L	11,865,611	431,594	258,264	.0	12,555,468	.0
35.	North Dakota	ND	L	.1,369,690	.600	7,318	.0	1,377,608	.0
36.	Ohio	OH	L	45,862,395	3,187,869	1,498,643	.0	50,548,907	.0
37.	Oklahoma	OK	L	.459,638	15,837	3,032	.0	478,507	.0
38.	Oregon	OR	L	.520,305	.0	1,809	.0	522,114	.0
39.	Pennsylvania	PA	L	18,087,050	4,160,061	365,644	.0	22,612,756	.0
40.	Rhode Island	RI	L	.65,814	.0	.0	.0	.65,814	.0
41.	South Carolina	SC	L	3,421,138	168,385	119,702	.0	3,709,225	.0
42.	South Dakota	SD	L	.999,416	120,023	2,424	.0	1,121,863	.0
43.	Tennessee	TN	L	8,266,755	1,235,310	153,976	.0	9,656,041	.0
44.	Texas	TX	L	6,684,925	574,361	29,319	.0	7,288,605	.0
45.	Utah	UT	L	1,006,564	216,524	8,954	.0	1,232,042	.0
46.	Vermont	VT	L	.363,581	.0	5,969	.0	369,550	.0
47.	Virginia	VA	L	4,327,912	311,518	88,705	.0	4,728,135	.0
48.	Washington	WA	L	1,475,759	6,958	7,721	.0	1,490,438	.0
49.	West Virginia	WV	L	2,649,454	93,607	72,998	.0	2,816,060	.0
50.	Wisconsin	WI	L	8,551,348	2,195,978	260,537	.0	11,007,863	.0
51.	Wyoming	WY	L	.172,746	.0	.0	.0	172,746	.0
52.	American Samoa	AS	N	.0	.0	.0	.0	.0	.0
53.	Guam	GU	N	.0	.0	.0	.0	.0	.0
54.	Puerto Rico	PR	N	.178	.0	.0	.0	178	.0
55.	US Virgin Islands	VI	N	.0	.0	.0	.0	.0	.0
56.	Northern Mariana Islands	MP	N	.0	.0	.0	.0	.0	.0
57.	Canada	CAN	N	.0	.0	.0	.0	.0	.0
58.	Aggregate Other Alien	OT	XXX	.0	.0	.0	.0	.0	.0
59.	Subtotal	(a)	50	244,477,914	38,173,201	5,653,113	.0	288,304,228	266,009
90.	Reporting entity contributions for employee benefits plans	XXX		2,492,661		1,106,838		3,599,499	
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX						.0	
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX						.0	
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX						.0	
94.	Aggregate other amounts not allocable by State	XXX		.0	.0	.0	.0	.0	.0
95.	Totals (Direct Business)	XXX		246,970,575	38,173,201	6,759,951	.0	291,903,727	266,009
96.	Plus reinsurance assumed	XXX		.8,913				.8,913	
97.	Totals (All Business)	XXX		246,979,488	38,173,201	6,759,951	.0	291,912,640	266,009
98.	Less reinsurance ceded	XXX		54,625,913		4,366,727		58,992,640	
99.	Totals (All Business) less Reinsurance Ceded	XXX		192,353,575	38,173,201	(b) 2,393,224	0	232,920,000	266,009
DETAILS OF WRITE-INS									
58001.		XXX		.0	.0	.0	.0	.0	.0
58002.		XXX							
58003.		XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX		.0	.0	.0	.0	.0	.0
58999.	Total (Lines 58001 through 58003 + 58998)(Line 58 above)	XXX		0	0	0	0	0	0
9401.		XXX							
9402.		XXX							
9403.		XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX		.0	.0	.0	.0	.0	.0
9499.	Total (Lines 9401 through 9403 + 9498)(Line 94 above)	XXX		0	0	0	0	0	0

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

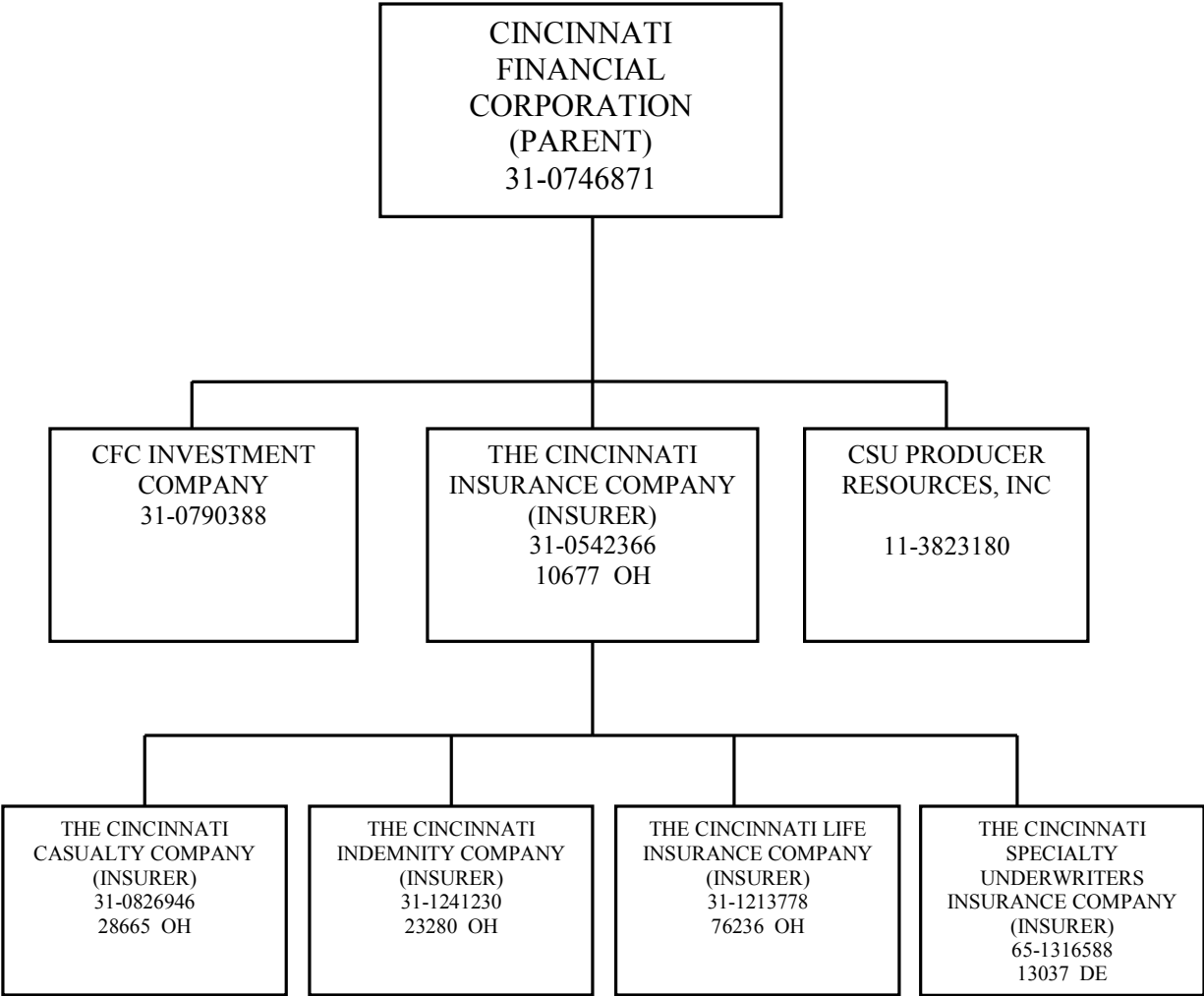
Explanation of basis of allocation by states, etc., of premiums and annuity considerations

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

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

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

**SCHEDULE Y – INFORMATION CONCERNING ACTIVITES OF  
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– ORGANIZATIONAL CHART**



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