



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

**ANNUAL STATEMENT**

FOR THE YEAR ENDED DECEMBER 31, 2013

OF THE CONDITION AND AFFAIRS OF THE

**The Western and Southern Life Insurance Company**

NAIC Group Code08360836NAIC Company Code70483Employer's ID Number31-0487145

(Current)(Prior)

Organized under the Laws ofOhio, State of Domicile or Port of EntryOhio

Country of DomicileUnited States of America

Incorporated/Organized02/23/1888Commenced Business04/30/1888

Statutory Home Office400 BroadwayCincinnati , OH, US 45202

(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative Office400 Broadway

(Street and Number)

Cincinnati , OH, US 45202513-629-1800

(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail Address400 BroadwayCincinnati , OH, US 45202

(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and Records400 Broadway

(Street and Number)

Cincinnati , OH, US 45202513-629-1800

(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website AddressWWW.WesternSouthernLife.com

Statutory Statement ContactBradley J. Hunkler513-629-2980

(Name)(Area Code) (Telephone Number)

CompAcctGrp@WesternSouthernLife.com513-629-1871

(E-mail Address)(FAX Number)

**OFFICERS**

Chairman of Board,  
President & CEOJohn Finn Barrett

Secretary and CounselDonald Joseph Wuebbling

**OTHER**

Edward Joseph Babbitt VP & Sr Counsel	Troy Dale Brodie VP	Keith Walker Brown VP & Chf Underwriter
Kim Rehling Chiodi Sr VP	Keith Terrill Clark, MD VP & Medical Director	Robert John DaSanto VP
James Joseph DeLuca VP	Bryan Chalmer Dunn Sr VP	Lisa Beth Fangman VP
Anthony Michael Garcia Sr VP & Chf Mkt Officer	Stephen Paul Hamilton VP	Daniel Wayne Harris VP
Noreen Joyce Hayes Sr VP	David Todd Henderson VP & Chief Risk Officer	Kevin Louis Howard VP & Assoc Gen Counsel
Bradley Joseph Hunkler VP, Chief Accounting Officer	Robert Scott Kahn VP	Phillip Earl King VP & Auditor
Richard Anthony Krawczeski VP	Michael Joseph Laatsch VP	Harold Victor Lyons VP
Constance Marie Maccarone Sr VP	Jill Tripp McGruder Sr VP	Jimmy Joe Miller Sr VP
Nora Eyre Moushey Sr VP & Chf Actuary	Jonathan David Niemeyer Sr VP & General Counsel	Gene Anthony Patterson VP
Douglas Ivan Ross VP & Chf Tech Off	Mario Joseph San Marco VP	Nicholas Peter Sargen Sr VP & Chf Inv Off
Luc Paul Sicotte VP	Denise Lynn Sparks VP	Jeffrey Laurence Stainton VP & Assoc Gen Counsel
Thomas Martin Stapleton VP	David Eugene Theurich VP	James Joseph Vance VP & Treasurer
Robert Lewis Walker Sr VP & Chf Fin Off		

**DIRECTORS OR TRUSTEES**

John Finn Barrett	Donald Allen Bliss	James Norman Clark
Jo Ann Davidson	James Kirby Risk III #	George Victor Voinovich
George Herbert Walker III	Thomas Luke Williams	John Peter Zanotti #

State ofOhioSS:

County ofHamilton

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

John Finn BarrettChairman of Board, President & CEO

Donald Joseph WuebblingSecretary and Counsel

Bradley Joseph HunklerVP, Chief Accounting Officer

Subscribed and sworn to before me this7th day ofFebruary, 2014

a. Is this an original filing? Yes [ X ] No [ ]

b. If no,

1. State the amendment number.....

2. Date filed .....

3. Number of pages attached.....



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	236,705	0	0	697	237,402
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	236,705	0	0	697	237,402
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	44,061	0	0	837	44,898
6.2 Applied to pay renewal premiums .....	5,134	0	0	0	5,134
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	53,966	0	0	15,420	69,386
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	103,161	0	0	16,257	119,418
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	103,161	0	0	16,257	119,418
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	281,096	0	0	18,252	299,348
10. Matured endowments .....	2,380	0	0	12,915	15,295
11. Annuity benefits .....	0	0	50,823	0	50,823
12. Surrender values and withdrawals for life contracts .....	129,995	0	0	2,201	132,196
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	98,455	0	0	2,151	100,606
15. Totals .....	511,926	0	50,823	35,519	598,268
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	26	68,659	0	0	0	0	10	18,416	36	87,075
17. Incurred during current year Settled during current year:	45	306,808			0	0	(2)	18,489	43	325,296
18.1 By payment in full .....	54	283,476					4	31,167	58	314,643
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	54	283,476	0	0	0	0	4	31,167	58	314,643
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	54	283,476	0	0	0	0	4	31,167	58	314,643
19. Unpaid Dec. 31, current year (16+17-18.6) .....	17	91,991	0	0	0	0	4	5,737	21	97,728
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,674	19,881,111	0 (a)	0	0	0	456	675,124	2,130	20,556,235
21. Issued during year .....	5	51,164							5	51,164
22. Other changes to in force (Net) .....	(22)	(298,623)					(33)	(11,976)	(55)	(310,599)
23. In force December 31 of current year .....	1,657	19,633,652	0 (a)	0	0	0	423	663,148	2,080	20,296,800

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	39,849	39,568	0	36,702	34,400
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	39,849	39,568	0	36,702	34,400
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	39,849	39,568	0	36,702	34,400

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	106,907	0	0	36	106,943
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	106,907	0	0	36	106,943
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,768	0	0	0	5,768
6.2 Applied to pay renewal premiums	426	0	0	0	426
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,920	0	0	2,599	12,519
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	16,114	0	0	2,599	18,713
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	16,114	0	0	2,599	18,713
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	76,580	0	0	0	76,580
10. Matured endowments					0
11. Annuity benefits	0	0	5,774	0	5,774
12. Surrender values and withdrawals for life contracts	35,364	0	0	0	35,364
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	10,494	0	0	0	10,494
15. Totals	122,438	0	5,774	0	128,212
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	4,053	0	0	0	0	0	0	3	4,053
17. Incurred during current year Settled during current year:	6	72,771			0	0	1	1,792	7	74,563
18.1 By payment in full	8	76,580					0	0	8	76,580
18.2 By payment on compromised claims									0	0
18.3 Totals paid	8	76,580	0	0	0	0	0	0	8	76,580
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	8	76,580	0	0	0	0	0	0	8	76,580
19. Unpaid Dec. 31, current year (16+17-18.6)	1	244	0	0	0	0	1	1,792	2	2,036
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	331	6,493,408	0 (a)	0	0	0	78	108,810	409	6,602,218
21. Issued during year									0	0
22. Other changes to in force (Net)	0	51,742					(3)	(1,824)	(3)	49,918
23. In force December 31 of current year	331	6,545,150	0 (a)	0	0	0	75	106,986	406	6,652,136

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,839	2,819	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,839	2,819	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,839	2,819	0	0	0

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



	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,201,304	0	0	1,438	1,202,742
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,201,304	0	0	1,438	1,202,742
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	126,180	0	0	2,841	129,021
6.2 Applied to pay renewal premiums	20,737	0	0	0	20,737
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	220,759	0	0	73,131	293,890
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	367,676	0	0	75,972	443,648
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	367,676	0	0	75,972	443,648
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	856,864	0	82,483	70,548	1,009,895
10. Matured endowments	7,587	0	0	95,984	103,571
11. Annuity benefits	0	0	359,487	0	359,487
12. Surrender values and withdrawals for life contracts	421,398	0	0	22,306	443,704
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	189,372	0	6,287	8,514	204,173
15. Totals	1,475,221	0	448,257	197,352	2,120,830
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	114	235,896	0	0	0	0	59	105,019	173	340,915
17. Incurred during current year	149	809,227			0	0	(15)	83,757	134	892,984
Settled during current year:										
18.1 By payment in full	197	864,451					33	166,532	230	1,030,983
18.2 By payment on compromised claims									0	0
18.3 Totals paid	197	864,451	0	0	0	0	33	166,532	230	1,030,983
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	197	864,451	0	0	0	0	33	166,532	230	1,030,983
19. Unpaid Dec. 31, current year (16+17-18.6)	66	180,671	0	0	0	0	11	22,245	77	202,916
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	6,755	84,907,917	0	(a) 0	0	0	1,318	2,484,044	8,073	87,391,961
21. Issued during year	185	4,025,252							185	4,025,252
22. Other changes to in force (Net)	(503)	(7,985,901)					(119)	(56,698)	(622)	(8,042,599)
23. In force December 31 of current year	6,437	80,947,268	0	(a) 0	0	0	1,199	2,427,346	7,636	83,374,614

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	60,764	60,336	0	60,526	56,731
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	60,764	60,336	0	60,526	56,731
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	60,764	60,336	0	60,526	56,731

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2013

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	150,933	0	0	524	151,457
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	150,933	0	0	524	151,457
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	27,952	0	0	667	28,619
6.2 Applied to pay renewal premiums .....	2,465	0	0	0	2,465
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	36,395	0	0	21,711	58,106
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	66,812	0	0	22,378	89,190
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	66,812	0	0	22,378	89,190
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	196,489	0	12,300	12,988	221,777
10. Matured endowments .....	0	0	0	25,602	25,602
11. Annuity benefits .....	0	0	14,400	0	14,400
12. Surrender values and withdrawals for life contracts .....	99,523	0	0	691	100,214
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	41,439	0	0	287	41,726
15. Totals .....	337,451	0	26,700	39,568	403,719
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	20	128,510	0	0	0	0	17	27,256	37	155,766
17. Incurred during current year Settled during current year:	32	101,617			0	0	(7)	13,308	25	114,924
18.1 By payment in full .....	42	196,489					9	38,590	51	235,079
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	42	196,489	0	0	0	0	9	38,590	51	235,079
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	42	196,489	0	0	0	0	9	38,590	51	235,079
19. Unpaid Dec. 31, current year (16+17-18.6) .....	10	33,638	0	0	0	0	1	1,973	11	35,611
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,229	12,334,864	0 (a)	0	0	0	437	745,419	1,666	13,080,283
21. Issued during year .....	14	400,000							14	400,000
22. Other changes to in force (Net) .....	(48)	(350,128)					(26)	3,009	(74)	(347,119)
23. In force December 31 of current year .....	1,195	12,384,736	0 (a)	0	0	0	411	748,428	1,606	13,133,164

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	15,176	15,069	0	0	0
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	15,176	15,069	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	15,176	15,069	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF California

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2013

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	10,237,504	0	0	4,972	10,242,476
2. Annuity considerations .....	(71)	0	0	0	(71)
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4)	10,237,433	0	0	4,972	10,242,405
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	404,491	0	0	8,040	412,531
6.2 Applied to pay renewal premiums .....	32,977	0	0	0	32,977
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	656,019	0	0	264,916	920,935
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,093,487	0	0	272,956	1,366,443
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,093,487	0	0	272,956	1,366,443
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	4,673,885	0	50,925	155,752	4,880,562
10. Matured endowments .....	80,022	0	0	425,253	505,275
11. Annuity benefits .....	0	0	721,863	0	721,863
12. Surrender values and withdrawals for life contracts .....	1,815,927	0	0	72,125	1,888,052
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	665,511	0	16,575	5,605	687,691
15. Totals	7,235,345	0	789,363	658,735	8,683,443
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	344	1,502,989	0	0	0	0	238	387,199	582	1,890,188
17. Incurred during current year Settled during current year:	542	4,187,492			0	0	(102)	280,016	440	4,467,508
18.1 By payment in full .....	681	4,722,649					90	581,005	771	5,303,654
18.2 By payment on compromised claims .....	4	31,258							4	31,258
18.3 Totals paid .....	685	4,753,907	0	0	0	0	90	581,005	775	5,334,912
18.4 Reduction by compromise .....	4	18,026							4	18,026
18.5 Amount rejected .....	8	160,725							8	160,725
18.6 Total settlements .....	697	4,932,658	0	0	0	0	90	581,005	787	5,513,663
19. Unpaid Dec. 31, current year (16+17-18.6)	189	757,823	0	0	0	0	46	86,210	235	844,033
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	30,766	628,137,437	0 (a)	0	0	0	6,456	10,077,101	37,222	638,214,538
21. Issued during year .....	2,291	86,268,642							2,291	86,268,642
22. Other changes to in force (Net) .....	(2,782)	(67,311,570)					(558)	(254,588)	(3,340)	(67,566,158)
23. In force December 31 of current year	30,275	647,094,509	0 (a)	0	0	0	5,898	9,822,513	36,173	656,917,022

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	492,317	488,849	0	353,201	331,052
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	492,317	488,849	0	353,201	331,052
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	492,317	488,849	0	353,201	331,052

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	205,376	0	0	384	205,760
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	205,376	0	0	384	205,760
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	42,910	0	0	353	43,263
6.2 Applied to pay renewal premiums .....	5,746	0	0	0	5,746
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	65,103	0	0	19,992	85,095
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	113,759	0	0	20,345	134,104
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	113,759	0	0	20,345	134,104
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	108,563	0	25,600	6,073	140,236
10. Matured endowments .....	3,281	0	0	2,632	5,913
11. Annuity benefits .....	0	0	26,032	0	26,032
12. Surrender values and withdrawals for life contracts .....	138,803	0	0	3,977	142,780
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	55,093	0	0	29	55,122
15. Totals .....	305,740	0	51,632	12,711	370,083
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	21	84,520	0	0	0	0	15	14,151	36	98,671
17. Incurred during current year Settled during current year:	31	104,983			0	0	8	14,821	39	119,804
18.1 By payment in full .....	34	111,844					5	8,705	39	120,549
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	34	111,844	0	0	0	0	5	8,705	39	120,549
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	34	111,844	0	0	0	0	5	8,705	39	120,549
19. Unpaid Dec. 31, current year (16+17-18.6) .....	18	77,659	0	0	0	0	18	20,266	36	97,926
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,725	19,056,273	0 (a)	0	0	0	462	720,498	2,187	19,776,771
21. Issued during year .....	3	135,000							3	135,000
22. Other changes to in force (Net) .....	(2)	377,212					(22)	(7,450)	(24)	369,762
23. In force December 31 of current year .....	1,726	19,568,485	0 (a)	0	0	0	440	713,048	2,166	20,281,533

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	15,544	15,434	0	7,033	6,592
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	15,544	15,434	0	7,033	6,592
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	15,544	15,434	0	7,033	6,592

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 1 .



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	53,165	0	0	91	53,256
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	53,165	0	0	91	53,256
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	9,200	0	0	76	9,276
6.2 Applied to pay renewal premiums .....	1,233	0	0	0	1,233
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	20,131	0	0	5,526	25,657
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	30,564	0	0	5,602	36,166
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	30,564	0	0	5,602	36,166
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	49,721	0	0	2,473	52,194
10. Matured endowments .....	3,981	0	0	957	4,938
11. Annuity benefits .....	0	0	2,359	0	2,359
12. Surrender values and withdrawals for life contracts .....	41,045	0	0	249	41,294
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	27,516	0	0	49	27,565
15. Totals .....	122,263	0	2,359	3,728	128,350
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	5	6,326	0	0	0	0	6	2,436	11	8,763
17. Incurred during current year Settled during current year:	17	57,628			0	0	(2)	3,061	15	60,689
18.1 By payment in full .....	18	53,702					0	3,430	18	57,132
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	18	53,702	0	0	0	0	0	3,430	18	57,132
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	18	53,702	0	0	0	0	0	3,430	18	57,132
19. Unpaid Dec. 31, current year (16+17-18.6) .....	4	10,252	0	0	0	0	4	2,068	8	12,320
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year .....	383	4,455,634	0 (a)	0	0	0	117	187,600	500	4,643,234
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	(21)	(135,460)					(4)	2,617	(25)	(132,843)
23. In force December 31 of current year .....	362	4,320,174	0 (a)	0	0	0	113	190,217	475	4,510,391

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	3,275	3,252	0	0	0
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	3,275	3,252	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	3,275	3,252	0	0	0

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





ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	49,391	0	0	37	49,428
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	49,391	0	0	37	49,428
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	7,636	0	0	0	7,636
6.2 Applied to pay renewal premiums .....	878	0	0	0	878
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	12,325	0	0	3,162	15,487
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	20,839	0	0	3,162	24,001
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	20,839	0	0	3,162	24,001
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	29,148	0	0	0	29,148
10. Matured endowments .....					0
11. Annuity benefits .....	0	0	13,473	0	13,473
12. Surrender values and withdrawals for life contracts .....	13,655	0	0	0	13,655
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	7,334	0	0	0	7,334
15. Totals .....	50,137	0	13,473	0	63,610
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	5	3,954	0	0	0	0	2	1,586	7	5,540
17. Incurred during current year Settled during current year:	5	27,048			0	0	0	0	5	27,048
18.1 By payment in full .....	7	29,148					0	0	7	29,148
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	7	29,148	0	0	0	0	0	0	7	29,148
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	7	29,148	0	0	0	0	0	0	7	29,148
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	1,854	0	0	0	0	2	1,586	5	3,440
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	356	3,914,898	0 (a)	0	0	0	83	122,007	439	4,036,905
21. Issued during year .....	4	10,795							4	10,795
22. Other changes to in force (Net) .....	5	409,302					(1)	3,285	4	412,587
23. In force December 31 of current year .....	365	4,334,995	0 (a)	0	0	0	82	125,292	447	4,460,287

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	3,176	3,154	0	0	0
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	3,176	3,154	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	3,176	3,154	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	250,792	0	0	164	250,956
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	250,792	0	0	164	250,956
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	12,470	0	0	172	12,642
6.2 Applied to pay renewal premiums .....	233	0	0	0	233
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	15,827	0	0	3,383	19,210
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	28,530	0	0	3,555	32,085
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	28,530	0	0	3,555	32,085
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	67,870	0	0	1,449	69,319
10. Matured endowments .....	1,000	0	0	4,077	5,077
11. Annuity benefits .....	0	0	2,690	0	2,690
12. Surrender values and withdrawals for life contracts .....	41,589	0	0	271	41,860
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	50,791	0	0	0	50,791
15. Totals .....	161,250	0	2,690	5,797	169,737
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	20	30,877	0	0	0	0	9	3,489	29	34,366
17. Incurred during current year Settled during current year:	17	73,447			0	0	(7)	2,492	10	75,940
18.1 By payment in full .....	27	68,870					1	5,526	28	74,396
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	27	68,870	0	0	0	0	1	5,526	28	74,396
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....	1	5,000							1	5,000
18.6 Total settlements .....	28	73,870	0	0	0	0	1	5,526	29	79,396
19. Unpaid Dec. 31, current year (16+17-18.6) .....	9	30,454	0	0	0	0	1	455	10	30,910
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,173	13,764,568	0 (a)	0	0	0	196	213,715	1,369	13,978,283
21. Issued during year .....	23	409,849							23	409,849
22. Other changes to in force (Net) .....	(84)	(439,529)					(30)	(11,108)	(114)	(450,637)
23. In force December 31 of current year .....	1,112	13,734,888	0 (a)	0	0	0	166	202,607	1,278	13,937,495

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	16,140	16,026	0	0	0
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	16,140	16,026	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	16,140	16,026	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	8,924,919	0	0	10,946	8,935,865
2. Annuity considerations .....	(79)	0	0	0	(79)
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	8,924,840	0	0	10,946	8,935,786
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	780,720	0	0	16,125	796,845
6.2 Applied to pay renewal premiums .....	106,891	0	0	0	106,891
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	1,318,250	0	0	389,697	1,707,947
6.4 Other .....	141	0	0	0	141
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	2,206,002	0	0	405,822	2,611,824
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	2,206,002	0	0	405,822	2,611,824
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	5,989,441	0	103,836	432,572	6,525,849
10. Matured endowments .....	71,351	0	0	21,695	93,046
11. Annuity benefits .....	1,950	0	2,790,672	0	2,792,622
12. Surrender values and withdrawals for life contracts .....	3,850,639	0	0	140,567	3,991,206
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	1,312,985	0	90,001	1,153	1,404,139
15. Totals .....	11,226,366	0	2,984,509	595,987	14,806,862
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	587	1,457,774	0	0	1	33,824	2,282	899,770	2,870	2,391,368
17. Incurred during current year Settled during current year:	857	5,760,001			(1)	(33,824)	772	716,723	1,628	6,442,900
18.1 By payment in full .....	1,116	6,060,792					332	454,267	1,448	6,515,059
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	1,116	6,060,792	0	0	0	0	332	454,267	1,448	6,515,059
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....	4	47,500							4	47,500
18.6 Total settlements .....	1,120	6,108,292	0	0	0	0	332	454,267	1,452	6,562,559
19. Unpaid Dec. 31, current year (16+17-18.6) .....	324	1,109,483	0	0	0	0	2,722	1,162,226	3,046	2,271,709
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	39,033	673,890,990	0	(a) 0	0	0	28,994	18,700,108	68,027	692,591,098
21. Issued during year .....	1,028	32,062,883							1,028	32,062,883
22. Other changes to in force (Net) .....	(2,838)	(67,837,929)					(1,050)	(531,498)	(3,888)	(68,369,427)
23. In force December 31 of current year .....	37,223	638,115,944	0	(a) 0	0	0	27,944	18,168,610	65,167	656,284,554

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	1,861,595	1,848,481	0	1,968,562	1,845,117
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	1,861,595	1,848,481	0	1,968,562	1,845,117
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	1,861,595	1,848,481	0	1,968,562	1,845,117

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 1 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	1,312,708	0	0	2,135	1,314,843
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4)	1,312,708	0	0	2,135	1,314,843
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	121,486	0	0	827	122,313
6.2 Applied to pay renewal premiums .....	12,752	0	0	0	12,752
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	151,620	0	0	31,797	183,417
6.4 Other .....	78	0	0	0	78
6.5 Totals (Sum of Lines 6.1 to 6.4)	285,936	0	0	32,624	318,560
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	285,936	0	0	32,624	318,560
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	846,720	0	0	16,227	862,947
10. Matured endowments .....	15,791	0	0	3,348	19,139
11. Annuity benefits .....	0	0	156,931	0	156,931
12. Surrender values and withdrawals for life contracts .....	407,514	0	0	9,756	417,270
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	268,446	0	9,698	11,718	289,862
15. Totals	1,538,471	0	166,629	41,049	1,746,149
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	60	246,837	0	0	0	0	23	23,717	83	270,555
17. Incurred during current year Settled during current year:	115	731,375			0	0	19	33,088	134	764,463
18.1 By payment in full .....	146	862,511					9	19,575	155	882,086
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	146	862,511	0	0	0	0	9	19,575	155	882,086
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	146	862,511	0	0	0	0	9	19,575	155	882,086
19. Unpaid Dec. 31, current year (16+17-18.6)	29	115,701	0	0	0	0	33	37,231	62	152,932
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	5,904	102,194,636	0	(a) 0	0	0	976	1,352,882	6,880	103,547,518
21. Issued during year .....	163	5,709,630							163	5,709,630
22. Other changes to in force (Net) .....	(384)	(12,134,142)					(42)	(19,340)	(426)	(12,153,482)
23. In force December 31 of current year	5,683	95,770,124	0	(a) 0	0	0	934	1,333,542	6,617	97,103,666

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	140,274	139,286	0	37,612	35,253
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	140,274	139,286	0	37,612	35,253
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	140,274	139,286	0	37,612	35,253

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	30,289	0	0	33	30,322
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	30,289	0	0	33	30,322
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	7,897	0	0	0	7,897
6.2 Applied to pay renewal premiums .....	774	0	0	0	774
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	12,251	0	0	3,663	15,914
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	20,922	0	0	3,663	24,585
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	20,922	0	0	3,663	24,585
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	13,907	0	0	0	13,907
10. Matured endowments .....					0
11. Annuity benefits .....					0
12. Surrender values and withdrawals for life contracts .....	56,358	0	0	0	56,358
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	20,986	0	0	0	20,986
15. Totals .....	91,251	0	0	0	91,251
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	3	8,715	0	0	0	0	3	7,411	6	16,126
17. Incurred during current year Settled during current year:	2	5,192			0	0	0	0	2	5,192
18.1 By payment in full .....	5	13,907					0	0	5	13,907
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	5	13,907	0	0	0	0	0	0	5	13,907
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	5	13,907	0	0	0	0	0	0	5	13,907
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	3	7,411	3	7,411
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	285	3,281,875	0 (a)	0	0	0	93	147,322	378	3,429,197
21. Issued during year .....	1	25,000							1	25,000
22. Other changes to in force (Net) .....	(14)	(129,404)					(4)	1,133	(18)	(128,271)
23. In force December 31 of current year .....	272	3,177,471	0 (a)	0	0	0	89	148,455	361	3,325,926

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	940	933	0	50,000	46,865
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	940	933	0	50,000	46,865
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	940	933	0	50,000	46,865

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2013

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	18,674	0	0	54	18,728
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	18,674	0	0	54	18,728
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	7,660	0	0	0	7,660
6.2 Applied to pay renewal premiums .....	511	0	0	0	511
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	8,752	0	0	1,993	10,745
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	16,923	0	0	1,993	18,916
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	16,923	0	0	1,993	18,916
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	115,084	0	0	0	115,084
10. Matured endowments .....	3,500	0	0	0	3,500
11. Annuity benefits .....	0	0	2,579	0	2,579
12. Surrender values and withdrawals for life contracts .....	3,578	0	0	0	3,578
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	9,376	0	0	0	9,376
15. Totals .....	131,538	0	2,579	0	134,117
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	3	15,168	0	0	0	0	0	0	3	15,168
17. Incurred during current year Settled during current year:	15	114,584			0	0	1	37	16	114,621
18.1 By payment in full .....	16	118,584					0	0	16	118,584
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	16	118,584	0	0	0	0	0	0	16	118,584
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	16	118,584	0	0	0	0	0	0	16	118,584
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	11,168	0	0	0	0	1	37	3	11,205
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	226	1,795,379	0 (a)	0	0	0	50	68,851	276	1,864,230
21. Issued during year .....	1	25,000							1	25,000
22. Other changes to in force (Net) .....	(8)	31,423					(1)	2,156	(9)	33,579
23. In force December 31 of current year .....	219	1,851,802	0 (a)	0	0	0	49	71,007	268	1,922,809

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	654	649	0	0	0
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	654	649	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	654	649	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	22,047,625	0	0	7,718	22,055,343
2. Annuity considerations .....	2,600	0	0	0	2,600
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	22,050,225	0	0	7,718	22,057,943
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	1,188,954	0	0	56,671	1,245,625
6.2 Applied to pay renewal premiums .....	228,081	0	0	0	228,081
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	3,177,668	0	0	1,483,653	4,661,321
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	4,594,703	0	0	1,540,324	6,135,027
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	4,594,703	0	0	1,540,324	6,135,027
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	11,222,104	0	179,733	1,611,319	13,013,156
10. Matured endowments .....	111,221	0	0	2,876,231	2,987,452
11. Annuity benefits .....	(7,919)	0	2,222,133	0	2,214,214
12. Surrender values and withdrawals for life contracts .....	6,384,944	0	0	362,336	6,747,280
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	2,053,885	0	100,950	2,079	2,156,914
15. Totals .....	19,764,235	0	2,502,816	4,851,965	27,119,016
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	670	2,257,097	0	0	0	0	3,445	2,693,548	4,115	4,950,645
17. Incurred during current year Settled during current year:	1,659	10,752,409			0	0	(2,396)	2,275,183	(737)	13,027,592
18.1 By payment in full .....	1,894	11,318,183					759	4,487,550	2,653	15,805,733
18.2 By payment on compromised claims .....	3	15,142							3	15,142
18.3 Totals paid .....	1,897	11,333,325	0	0	0	0	759	4,487,550	2,656	15,820,875
18.4 Reduction by compromise .....	3	1,958							3	1,958
18.5 Amount rejected .....	12	132,000							12	132,000
18.6 Total settlements .....	1,912	11,467,283	0	0	0	0	759	4,487,550	2,671	15,954,833
19. Unpaid Dec. 31, current year (16+17-18.6) .....	417	1,542,223	0	0	0	0	290	481,181	707	2,023,404
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year .....	75,025	1,575,089,441	0	(a) 0	0	0	29,961	48,676,102	104,986	1,623,765,543
21. Issued during year .....	4,205	155,620,611							4,205	155,620,611
22. Other changes to in force (Net) .....	(6,418)	(134,125,400)					(7,598)	(1,653,191)	(14,016)	(135,778,591)
23. In force December 31 of current year .....	72,812	1,596,584,652	0	(a) 0	0	0	22,363	47,022,911	95,175	1,643,607,563

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	1,431,975	1,421,887	0	942,903	883,775
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	1,431,975	1,421,887	0	942,903	883,775
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	1,431,975	1,421,887	0	942,903	883,775

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 1 .



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	16,112,572	0	0	15,493	16,128,065
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4)	16,112,572	0	0	15,493	16,128,065
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	1,244,319	0	0	74,955	1,319,274
6.2 Applied to pay renewal premiums .....	174,976	0	0	0	174,976
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	2,762,589	0	0	2,030,910	4,793,499
6.4 Other .....	100	0	0	0	100
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,181,984	0	0	2,105,865	6,287,849
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	4,181,984	0	0	2,105,865	6,287,849
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	11,243,738	0	43,605	1,972,467	13,259,810
10. Matured endowments .....	94,847	0	0	2,871,616	2,966,463
11. Annuity benefits .....	4,815	0	3,378,838	0	3,383,653
12. Surrender values and withdrawals for life contracts .....	4,682,582	0	0	625,495	5,308,077
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	2,346,845	0	126,350	38,183	2,511,378
15. Totals	18,372,827	0	3,548,793	5,507,761	27,429,381
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	593	1,429,502	0	0	0	0	4,579	2,451,658	5,172	3,881,160
17. Incurred during current year Settled during current year:	2,065	10,897,114			0	0	(3,099)	2,960,819	(1,034)	13,857,933
18.1 By payment in full .....	2,317	11,334,896					1,036	4,844,083	3,353	16,178,979
18.2 By payment on compromised claims .....	1	3,689							1	3,689
18.3 Totals paid .....	2,318	11,338,585	0	0	0	0	1,036	4,844,083	3,354	16,182,668
18.4 Reduction by compromise .....	1	1,468							1	1,468
18.5 Amount rejected .....	6	33,000							6	33,000
18.6 Total settlements .....	2,325	11,373,053	0	0	0	0	1,036	4,844,083	3,361	16,217,136
19. Unpaid Dec. 31, current year (16+17-18.6)	333	953,563	0	0	0	0	444	568,394	777	1,521,957
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	79,332	1,100,155,946	0	(a) 0	0	0	46,733	66,253,508	126,065	1,166,409,454
21. Issued during year .....	2,037	54,877,099							2,037	54,877,099
22. Other changes to in force (Net) .....	(5,695)	(84,187,423)					(15,411)	(2,543,984)	(21,106)	(86,731,407)
23. In force December 31 of current year	75,674	1,070,845,622	0	(a) 0	0	0	31,322	63,709,524	106,996	1,134,555,146

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,360,968	3,337,291	0	2,537,466	2,378,347
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,360,968	3,337,291	0	2,537,466	2,378,347
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,360,968	3,337,291	0	2,537,466	2,378,347

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 2





ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	217,525	0	0	827	218,352
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	217,525	0	0	827	218,352
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	22,758	0	0	788	23,546
6.2 Applied to pay renewal premiums .....	3,396	0	0	0	3,396
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	42,803	0	0	29,109	71,912
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	68,957	0	0	29,897	98,854
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	68,957	0	0	29,897	98,854
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	266,406	0	0	15,175	281,581
10. Matured endowments .....	8,788	0	0	25,776	34,564
11. Annuity benefits .....	0	0	18,927	0	18,927
12. Surrender values and withdrawals for life contracts .....	116,905	0	0	12,423	129,328
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	49,913	0	0	247	50,160
15. Totals .....	442,012	0	18,927	53,621	514,560
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	15	50,000	0	0	0	0	17	22,683	32	72,684
17. Incurred during current year Settled during current year:	47	243,046			0	0	(6)	23,387	41	266,433
18.1 By payment in full .....	54	275,194					8	40,951	62	316,145
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	54	275,194	0	0	0	0	8	40,951	62	316,145
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	54	275,194	0	0	0	0	8	40,951	62	316,145
19. Unpaid Dec. 31, current year (16+17-18.6) .....	8	17,853	0	0	0	0	3	5,119	11	22,972
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,611	18,344,691	0 (a)	0	0	0	788	1,241,696	2,399	19,586,387
21. Issued during year .....	3	178,396							3	178,396
22. Other changes to in force (Net) .....	(139)	(1,784,779)					(58)	(22,991)	(197)	(1,807,770)
23. In force December 31 of current year .....	1,475	16,738,308	0 (a)	0	0	0	730	1,218,705	2,205	17,957,013

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	17,719	17,594	0	6,230	5,839
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	17,719	17,594	0	6,230	5,839
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	17,719	17,594	0	6,230	5,839

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	863,895	0	0	2,692	866,587
2. Annuity considerations .....	1,000	0	0	0	1,000
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	864,895	0	0	2,692	867,587
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	79,166	0	0	3,063	82,229
6.2 Applied to pay renewal premiums .....	4,844	0	0	0	4,844
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	117,419	0	0	69,004	186,423
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	201,429	0	0	72,067	273,496
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	201,429	0	0	72,067	273,496
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	535,100	0	0	88,351	623,451
10. Matured endowments .....	15,541	0	0	33,212	48,753
11. Annuity benefits .....	0	0	179,528	0	179,528
12. Surrender values and withdrawals for life contracts .....	320,212	0	0	21,128	341,340
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	141,601	0	0	2,729	144,330
15. Totals .....	1,012,454	0	179,528	145,420	1,337,402
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	63	263,636	0	0	0	0	327	125,617	390	389,254
17. Incurred during current year Settled during current year:	99	386,921			0	0	82	135,991	181	522,912
18.1 By payment in full .....	118	550,641					63	121,563	181	672,204
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	118	550,641	0	0	0	0	63	121,563	181	672,204
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....	1	25,000							1	25,000
18.6 Total settlements .....	119	575,641	0	0	0	0	63	121,563	182	697,204
19. Unpaid Dec. 31, current year (16+17-18.6) .....	43	74,916	0	0	0	0	346	140,045	389	214,962
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	4,979	60,130,457	0 (a)	0	0	0	3,396	3,564,636	8,375	63,695,093
21. Issued during year .....	189	5,960,900							189	5,960,900
22. Other changes to in force (Net) .....	(404)	(6,230,064)					(200)	(103,943)	(604)	(6,334,007)
23. In force December 31 of current year .....	4,764	59,861,293	0 (a)	0	0	0	3,196	3,460,693	7,960	63,321,986

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	249,098	247,343	0	327,587	307,045
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	249,098	247,343	0	327,587	307,045
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	249,098	247,343	0	327,587	307,045

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	6,070,283	0	0	5,691	6,075,974
2. Annuity considerations .....	500	0	0	0	500
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	6,070,783	0	0	5,691	6,076,474
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	420,961	0	0	31,343	452,304
6.2 Applied to pay renewal premiums .....	44,138	0	0	0	44,138
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	957,884	0	0	373,346	1,331,230
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	1,422,983	0	0	404,689	1,827,672
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	1,422,983	0	0	404,689	1,827,672
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	4,404,568	0	583,575	933,349	5,921,492
10. Matured endowments .....	21,200	0	0	469,800	491,000
11. Annuity benefits .....	245,181	0	7,258,161	0	7,503,342
12. Surrender values and withdrawals for life contracts .....	1,608,992	0	0	152,346	1,761,338
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	903,432	0	149,680	379	1,053,491
15. Totals .....	7,183,373	0	7,991,416	1,555,874	16,730,663
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	215	448,510	0	0	0	0	779	453,758	994	902,268
17. Incurred during current year Settled during current year:	841	4,414,994			0	0	164	1,662,772	1,005	6,077,766
18.1 By payment in full .....	876	4,425,768					550	1,403,149	1,426	5,828,917
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	876	4,425,768	0	0	0	0	550	1,403,149	1,426	5,828,917
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....	3	25,000							3	25,000
18.6 Total settlements .....	879	4,450,768	0	0	0	0	550	1,403,149	1,429	5,853,917
19. Unpaid Dec. 31, current year (16+17-18.6) .....	177	412,736	0	0	0	0	393	713,381	570	1,126,117
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	29,120	452,322,287	0	(a) 0	0	0	9,389	13,797,413	38,509	466,119,700
21. Issued during year .....	775	17,115,709							775	17,115,709
22. Other changes to in force (Net) .....	(2,142)	(35,194,035)					(3,190)	(1,723,122)	(5,332)	(36,917,157)
23. In force December 31 of current year .....	27,753	434,243,961	0	(a) 0	0	0	6,199	12,074,291	33,952	446,318,252

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	1,715,816	1,703,729	0	1,071,595	1,004,397
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	1,715,816	1,703,729	0	1,071,595	1,004,397
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	1,715,816	1,703,729	0	1,071,595	1,004,397

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 2 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	7,064,234	0	0	14,755	7,078,989
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4)	7,064,234	0	0	14,755	7,078,989
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	256,076	0	0	5,141	261,217
6.2 Applied to pay renewal premiums .....	5,436	0	0	0	5,436
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	393,389	0	0	101,717	495,106
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	654,901	0	0	106,858	761,759
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	654,901	0	0	106,858	761,759
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	3,835,243	0	40,110	167,323	4,042,676
10. Matured endowments .....	17,736	0	0	199,567	217,303
11. Annuity benefits .....	0	0	1,129,008	0	1,129,008
12. Surrender values and withdrawals for life contracts .....	1,005,827	0	0	32,142	1,037,969
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	387,859	0	8,477	159	396,495
15. Totals	5,246,665	0	1,177,595	399,191	6,823,451
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	355	1,103,314	0	0	0	0	467	203,851	822	1,307,166
17. Incurred during current year Settled during current year:	586	3,514,113			0	0	(211)	236,703	375	3,750,815
18.1 By payment in full .....	703	3,840,755					158	366,890	861	4,207,645
18.2 By payment on compromised claims .....	2	12,224							2	12,224
18.3 Totals paid .....	705	3,852,979	0	0	0	0	158	366,890	863	4,219,869
18.4 Reduction by compromise .....	2	2,886							2	2,886
18.5 Amount rejected .....	5	40,000							5	40,000
18.6 Total settlements .....	712	3,895,865	0	0	0	0	158	366,890	870	4,262,755
19. Unpaid Dec. 31, current year (16+17-18.6)	229	721,562	0	0	0	0	98	73,664	327	795,226
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	32,337	445,929,000	0 (a)	0	0	0	13,708	11,130,558	46,045	457,059,558
21. Issued during year .....	1,426	33,769,444							1,426	33,769,444
22. Other changes to in force (Net) .....	(2,561)	(43,475,361)					(1,785)	(542,780)	(4,346)	(44,018,141)
23. In force December 31 of current year	31,202	436,223,083	0 (a)	0	0	0	11,923	10,587,778	43,125	446,810,861

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	354,462	351,965	0	202,638	189,931
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	354,462	351,965	0	202,638	189,931
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	354,462	351,965	0	202,638	189,931

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	7,011	0	0	19	7,030
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	7,011	0	0	19	7,030
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	4,522	0	0	0	4,522
6.2 Applied to pay renewal premiums .....	647	0	0	0	647
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	5,971	0	0	2,023	7,994
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	11,140	0	0	2,023	13,163
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	11,140	0	0	2,023	13,163
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	3,000	0	0	0	3,000
10. Matured endowments .....	1,000	0	0	0	1,000
11. Annuity benefits .....					0
12. Surrender values and withdrawals for life contracts .....	20,292	0	0	0	20,292
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	11,204	0	0	0	11,204
15. Totals .....	35,496	0	0	0	35,496
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	5	9,277	0	0	0	0	0	0	5	9,277
17. Incurred during current year Settled during current year:	1	6,835			0	0	0	0	1	6,835
18.1 By payment in full .....	3	4,000					0	0	3	4,000
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	3	4,000	0	0	0	0	0	0	3	4,000
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	3	4,000	0	0	0	0	0	0	3	4,000
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	12,112	0	0	0	0	0	0	3	12,112
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year .....	138	968,995	0 (a)	0	0	0	29	58,631	167	1,027,626
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	(3)	(5,780)					(1)	(293)	(4)	(6,073)
23. In force December 31 of current year .....	135	963,215	0 (a)	0	0	0	28	58,338	163	1,021,553

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	262	260	0	0	0
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	262	260	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	262	260	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maryland

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2013

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	2,618,100	0	0	2,232	2,620,332
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4)	2,618,100	0	0	2,232	2,620,332
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	151,320	0	0	2,194	153,514
6.2 Applied to pay renewal premiums .....	8,969	0	0	0	8,969
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	192,736	0	0	49,642	242,378
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	353,025	0	0	51,836	404,861
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	353,025	0	0	51,836	404,861
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	1,427,923	0	1,000	62,695	1,491,618
10. Matured endowments .....	8,264	0	0	173,284	181,548
11. Annuity benefits .....	0	0	212,090	0	212,090
12. Surrender values and withdrawals for life contracts .....	529,383	0	0	13,237	542,620
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	192,303	0	1,778	626	194,707
15. Totals .....	2,157,873	0	214,868	249,842	2,622,583
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	87	251,065	0	0	0	0	711	149,360	798	400,425
17. Incurred during current year Settled during current year:	227	1,354,259			0	0	(591)	119,779	(364)	1,474,038
18.1 By payment in full .....	258	1,429,765					63	235,979	321	1,665,744
18.2 By payment on compromised claims .....	1	6,422							1	6,422
18.3 Totals paid .....	259	1,436,187	0	0	0	0	63	235,979	322	1,672,166
18.4 Reduction by compromise .....	1	3,578							1	3,578
18.5 Amount rejected .....	2	23,000							2	23,000
18.6 Total settlements .....	262	1,462,765	0	0	0	0	63	235,979	325	1,698,744
19. Unpaid Dec. 31, current year (16+17-18.6)	52	142,559	0	0	0	0	57	33,160	109	175,719
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	11,059	146,292,378	0 (a)	0	0	0	9,471	4,939,114	20,530	151,231,492
21. Issued during year .....	600	12,028,302							600	12,028,302
22. Other changes to in force (Net) .....	(928)	(12,572,257)					(4,361)	(423,764)	(5,289)	(12,996,021)
23. In force December 31 of current year	10,731	145,748,423	0 (a)	0	0	0	5,110	4,515,350	15,841	150,263,773

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	86,467	85,858	0	38,810	36,376
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	86,467	85,858	0	38,810	36,376
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	86,467	85,858	0	38,810	36,376

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 1 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	61,043	0	0	87	61,130
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4)	61,043	0	0	87	61,130
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	14,127	0	0	0	14,127
6.2 Applied to pay renewal premiums .....	1,242	0	0	0	1,242
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	18,394	0	0	4,353	22,747
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	33,763	0	0	4,353	38,116
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	33,763	0	0	4,353	38,116
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	58,766	0	0	0	58,766
10. Matured endowments .....	1,000	0	0	1,481	2,481
11. Annuity benefits .....	0	0	56,819	0	56,819
12. Surrender values and withdrawals for life contracts .....	17,091	0	0	0	17,091
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	30,720	0	0	3	30,723
15. Totals	107,577	0	56,819	1,484	165,880
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	6	9,433	0	0	0	0	2	1,454	8	10,886
17. Incurred during current year Settled during current year:	14	52,119			0	0	1	2,413	15	54,532
18.1 By payment in full .....	18	59,766					0	1,481	18	61,247
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	18	59,766	0	0	0	0	0	1,481	18	61,247
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	18	59,766	0	0	0	0	0	1,481	18	61,247
19. Unpaid Dec. 31, current year (16+17-18.6)	2	1,786	0	0	0	0	3	2,385	5	4,171
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	482	5,955,592	0 (a)	0	0	0	97	149,986	579	6,105,578
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	(11)	464,224					(8)	1,714	(19)	465,938
23. In force December 31 of current year	471	6,419,816	0 (a)	0	0	0	89	151,700	560	6,571,516

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	7,346	7,294	0	4,000	3,749
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	7,346	7,294	0	4,000	3,749
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,346	7,294	0	4,000	3,749

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	7,429,176	0	0	5,314	7,434,490
2. Annuity considerations .....	3,971	0	0	0	3,971
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	7,433,147	0	0	5,314	7,438,461
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	794,265	0	0	42,733	836,998
6.2 Applied to pay renewal premiums .....	99,555	0	0	0	99,555
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	1,387,868	0	0	1,230,959	2,618,827
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	2,281,688	0	0	1,273,692	3,555,380
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	2,281,688	0	0	1,273,692	3,555,380
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	6,713,941	0	63,355	1,203,644	7,980,940
10. Matured endowments .....	56,339	0	0	1,669,734	1,726,073
11. Annuity benefits .....	18,554	0	1,352,257	0	1,370,811
12. Surrender values and withdrawals for life contracts .....	2,717,343	0	0	327,366	3,044,709
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	1,731,913	0	5,360	237	1,737,510
15. Totals .....	11,238,090	0	1,420,972	3,200,981	15,860,043
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	487	1,103,896	0	0	0	0	2,498	1,449,314	2,985	2,553,210
17. Incurred during current year Settled during current year:	1,279	6,404,994			0	0	(1,597)	1,858,324	(318)	8,263,317
18.1 By payment in full .....	1,513	6,765,087					599	2,873,378	2,112	9,638,465
18.2 By payment on compromised claims .....	1	5,193							1	5,193
18.3 Totals paid .....	1,514	6,770,280	0	0	0	0	599	2,873,378	2,113	9,643,658
18.4 Reduction by compromise .....	1	9,799							1	9,799
18.5 Amount rejected .....	4	26,500							4	26,500
18.6 Total settlements .....	1,519	6,806,579	0	0	0	0	599	2,873,378	2,118	9,679,957
19. Unpaid Dec. 31, current year (16+17-18.6) .....	247	702,310	0	0	0	0	302	434,260	549	1,136,570
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year .....	43,610	524,073,664	0	(a) 0	0	0	28,682	40,503,696	72,292	564,577,360
21. Issued during year .....	1,148	28,594,191							1,148	28,594,191
22. Other changes to in force (Net) .....	(3,168)	(40,414,774)					(9,477)	(1,493,999)	(12,645)	(41,908,773)
23. In force December 31 of current year .....	41,590	512,253,081	0	(a) 0	0	0	19,205	39,009,697	60,795	551,262,778

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	980,057	973,153	0	1,057,758	991,428
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	980,057	973,153	0	1,057,758	991,428
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	980,057	973,153	0	1,057,758	991,428

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





ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	1,417,201	0	0	141	1,417,342
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	1,417,201	0	0	141	1,417,342
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	19,573	0	0	444	20,017
6.2 Applied to pay renewal premiums .....	2,984	0	0	0	2,984
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	35,938	0	0	9,900	45,838
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	58,495	0	0	10,344	68,839
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	58,495	0	0	10,344	68,839
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	386,307	0	0	14,107	400,414
10. Matured endowments .....	0	0	0	1,708	1,708
11. Annuity benefits .....	0	0	9,423	0	9,423
12. Surrender values and withdrawals for life contracts .....	59,481	0	0	2,432	61,913
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	46,796	0	0	1,225	48,021
15. Totals .....	492,584	0	9,423	19,472	521,479
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	9	85,157	0	0	0	0	3	3,989	12	89,146
17. Incurred during current year Settled during current year:	30	375,374			0	0	6	15,305	36	390,678
18.1 By payment in full .....	29	386,307					6	15,815	35	402,122
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	29	386,307	0	0	0	0	6	15,815	35	402,122
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....	1	25,000							1	25,000
18.6 Total settlements .....	30	411,307	0	0	0	0	6	15,815	36	427,122
19. Unpaid Dec. 31, current year (16+17-18.6) .....	9	49,224	0	0	0	0	3	3,479	12	52,703
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	2,084	89,012,722	0 (a)	0	0	0	202	350,756	2,286	89,363,478
21. Issued during year .....	202	15,500,000							202	15,500,000
22. Other changes to in force (Net) .....	(91)	(6,971,833)					(9)	(7,143)	(100)	(6,978,976)
23. In force December 31 of current year .....	2,195	97,540,889	0 (a)	0	0	0	193	343,613	2,388	97,884,502

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	28,832	28,629	0	9,130	8,557
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	28,832	28,629	0	9,130	8,557
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	28,832	28,629	0	9,130	8,557

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	160,166	0	0	344	160,510
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	160,166	0	0	344	160,510
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	14,423	0	0	68	14,491
6.2 Applied to pay renewal premiums	400	0	0	0	400
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	24,011	0	0	8,222	32,233
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	38,834	0	0	8,290	47,124
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	38,834	0	0	8,290	47,124
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	111,438	0	0	451	111,889
10. Matured endowments	0	0	0	7,237	7,237
11. Annuity benefits	0	0	74,307	0	74,307
12. Surrender values and withdrawals for life contracts	64,068	0	0	1,537	65,605
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	18,220	0	0	14	18,234
15. Totals	193,726	0	74,307	9,239	277,272
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	9	43,960	0	0	0	0	9	7,555	18	51,515
17. Incurred during current year	27	115,874			0	0	(6)	1,782	21	117,656
Settled during current year:										
18.1 By payment in full	27	111,438					2	7,688	29	119,126
18.2 By payment on compromised claims									0	0
18.3 Totals paid	27	111,438	0	0	0	0	2	7,688	29	119,126
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	27	111,438	0	0	0	0	2	7,688	29	119,126
19. Unpaid Dec. 31, current year (16+17-18.6)	9	48,396	0	0	0	0	1	1,649	10	50,045
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	973	11,579,551	0 (a)	0	0	0	185	290,641	1,158	11,870,192
21. Issued during year	7	145,000							7	145,000
22. Other changes to in force (Net)	(43)	(569,021)					(12)	1,383	(55)	(567,638)
23. In force December 31 of current year	937	11,155,530	0 (a)	0	0	0	173	292,024	1,110	11,447,554

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	14,862	14,757	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	14,862	14,757	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	14,862	14,757	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,094,326	0	0	8,421	5,102,747
2. Annuity considerations	240	0	0	0	240
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	5,094,566	0	0	8,421	5,102,987
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	523,433	0	0	15,346	538,779
6.2 Applied to pay renewal premiums	71,705	0	0	0	71,705
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	765,677	0	0	364,852	1,130,529
6.4 Other	125	0	0	0	125
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,360,940	0	0	380,198	1,741,138
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,360,940	0	0	380,198	1,741,138
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,925,501	0	36,600	405,512	4,367,613
10. Matured endowments	35,533	0	0	104,403	139,936
11. Annuity benefits	0	0	1,023,456	0	1,023,456
12. Surrender values and withdrawals for life contracts	1,743,503	0	0	125,386	1,868,889
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	937,624	0	687	5,580	943,891
15. Totals	6,642,161	0	1,060,743	640,881	8,343,785
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	280	649,867	0	0	0	0	3,125	964,536	3,405	1,614,403
17. Incurred during current year	757	3,898,416			0	0	240	565,251	997	4,463,667
Settled during current year:										
18.1 By payment in full	816	3,948,074					246	509,915	1,062	4,457,989
18.2 By payment on compromised claims	2	12,960							2	12,960
18.3 Totals paid	818	3,961,034	0	0	0	0	246	509,915	1,064	4,470,949
18.4 Reduction by compromise	2	7,040							2	7,040
18.5 Amount rejected	1	15,000							1	15,000
18.6 Total settlements	821	3,983,074	0	0	0	0	246	509,915	1,067	4,492,989
19. Unpaid Dec. 31, current year (16+17-18.6)	216	565,210	0	0	0	0	3,119	1,019,872	3,335	1,585,081
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	31,101	350,754,611	0	(a) 0	0	0	14,591	15,516,578	45,692	366,271,189
21. Issued during year	675	19,642,191							675	19,642,191
22. Other changes to in force (Net)	(2,350)	(33,516,165)					(928)	(366,937)	(3,278)	(33,883,102)
23. In force December 31 of current year	29,426	336,880,637	0	(a) 0	0	0	13,663	15,149,641	43,089	352,030,278

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	744,800	739,553	0	416,649	390,522
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	744,800	739,553	0	416,649	390,522
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	744,800	739,553	0	416,649	390,522

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 1 .



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	16,656	0	0	15	16,671
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	16,656	0	0	15	16,671
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	3,341	0	0	0	3,341
6.2 Applied to pay renewal premiums .....	855	0	0	0	855
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	5,652	0	0	1,892	7,544
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	9,848	0	0	1,892	11,740
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	9,848	0	0	1,892	11,740
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	16,243	0	0	0	16,243
10. Matured endowments .....	0	0	0	1,446	1,446
11. Annuity benefits .....					0
12. Surrender values and withdrawals for life contracts .....	3,439	0	0	0	3,439
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	5,413	0	0	0	5,413
15. Totals .....	25,095	0	0	1,446	26,541
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	3	10,251	0	0	0	0	2	1,446	5	11,697
17. Incurred during current year Settled during current year:	2	6,102			0	0	(2)	0	0	6,102
18.1 By payment in full .....	4	16,243					0	1,446	4	17,689
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	4	16,243	0	0	0	0	0	1,446	4	17,689
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	4	16,243	0	0	0	0	0	1,446	4	17,689
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	110	0	0	0	0	0	0	1	110
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	156	1,384,898	0 (a)	0	0	0	46	67,627	202	1,452,525
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	2	281,634					(3)	1,345	(1)	282,979
23. In force December 31 of current year .....	158	1,666,532	0 (a)	0	0	0	43	68,972	201	1,735,504

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	978	971	0	75	70
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	978	971	0	75	70
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	978	971	0	75	70

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2013

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	22,944	0	0	38	22,982
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4)	22,944	0	0	38	22,982
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	6,370	0	0	37	6,407
6.2 Applied to pay renewal premiums .....	507	0	0	0	507
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	11,128	0	0	2,567	13,695
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	18,005	0	0	2,604	20,609
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	18,005	0	0	2,604	20,609
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	18,843	0	0	361	19,204
10. Matured endowments .....	3,193	0	0	2,497	5,690
11. Annuity benefits .....	0	0	69,442	0	69,442
12. Surrender values and withdrawals for life contracts .....	12,938	0	0	925	13,863
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	5,641	0	0	0	5,641
15. Totals	40,615	0	69,442	3,783	113,840
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	3	15,302	0	0	0	0	3	2,497	6	17,800
17. Incurred during current year Settled during current year:	5	8,734			0	0	(1)	3,107	4	11,841
18.1 By payment in full .....	7	22,036					1	2,858	8	24,894
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	7	22,036	0	0	0	0	1	2,858	8	24,894
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	7	22,036	0	0	0	0	1	2,858	8	24,894
19. Unpaid Dec. 31, current year (16+17-18.6)	1	2,000	0	0	0	0	1	2,746	2	4,746
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	263	3,677,601	0 (a)	0	0	0	86	113,815	349	3,791,416
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	(22)	(422,052)					(9)	(3,990)	(31)	(426,042)
23. In force December 31 of current year	241	3,255,549	0 (a)	0	0	0	77	109,825	318	3,365,374

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	1,639	1,627	0	0	0
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,639	1,627	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,639	1,627	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	194,475	0	0	190	194,665
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	194,475	0	0	190	194,665
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	33,319	0	0	442	33,761
6.2 Applied to pay renewal premiums .....	3,851	0	0	0	3,851
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	44,005	0	0	9,089	53,094
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	81,175	0	0	9,531	90,706
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	81,175	0	0	9,531	90,706
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	152,989	0	0	7,627	160,616
10. Matured endowments .....	0	0	0	6,816	6,816
11. Annuity benefits .....	0	0	93,031	0	93,031
12. Surrender values and withdrawals for life contracts .....	95,992	0	0	1,567	97,559
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	79,038	0	0	7	79,045
15. Totals .....	328,019	0	93,031	16,017	437,067
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	21	44,399	0	0	0	0	3	6,816	24	51,215
17. Incurred during current year Settled during current year:	32	190,587			0	0	1	8,222	33	198,809
18.1 By payment in full .....	31	152,989					3	14,443	34	167,432
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	31	152,989	0	0	0	0	3	14,443	34	167,432
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	31	152,989	0	0	0	0	3	14,443	34	167,432
19. Unpaid Dec. 31, current year (16+17-18.6) .....	22	81,997	0	0	0	0	1	595	23	82,592
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,232	13,716,821	0 (a)	0	0	0	195	335,859	1,427	14,052,680
21. Issued during year .....	5	160,000							5	160,000
22. Other changes to in force (Net) .....	(13)	506,377					(12)	(1,452)	(25)	504,925
23. In force December 31 of current year .....	1,224	14,383,198	0 (a)	0	0	0	183	334,407	1,407	14,717,605

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	13,447	13,352	0	15,248	14,292
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	13,447	13,352	0	15,248	14,292
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	13,447	13,352	0	15,248	14,292

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	11,667	0	0	25	11,692
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	11,667	0	0	25	11,692
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	4,208	0	0	0	4,208
6.2 Applied to pay renewal premiums .....	1,662	0	0	0	1,662
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	6,283	0	0	821	7,104
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	12,153	0	0	821	12,974
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	12,153	0	0	821	12,974
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	2,233	0	0	0	2,233
10. Matured endowments .....	0	0	0	78	78
11. Annuity benefits .....					0
12. Surrender values and withdrawals for life contracts .....	4,646	0	0	0	4,646
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	978	0	0	0	978
15. Totals .....	7,857	0	0	78	7,935
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	2	2,345	0	0	0	0	1	78	3	2,423
17. Incurred during current year Settled during current year:	0	(112)			0	0	(1)	0	(1)	(112)
18.1 By payment in full .....	2	2,233					0	78	2	2,311
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	2	2,233	0	0	0	0	0	78	2	2,311
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	2	2,233	0	0	0	0	0	78	2	2,311
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	157	1,375,298	0 (a)	0	0	0	20	31,916	177	1,407,214
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	3	14,996					(1)	104	2	15,100
23. In force December 31 of current year .....	160	1,390,294	0 (a)	0	0	0	19	32,020	179	1,422,314

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	1,985	1,971	0	0	0
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	1,985	1,971	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	1,985	1,971	0	0	0

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	126,600	0	0	277	126,877
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	126,600	0	0	277	126,877
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	25,902	0	0	706	26,608
6.2 Applied to pay renewal premiums .....	3,367	0	0	0	3,367
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	33,224	0	0	11,718	44,942
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	62,493	0	0	12,424	74,917
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	62,493	0	0	12,424	74,917
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	120,757	0	10,550	17,434	148,741
10. Matured endowments .....	3,910	0	0	14,881	18,791
11. Annuity benefits .....	62	0	13,982	0	14,044
12. Surrender values and withdrawals for life contracts .....	46,528	0	0	9,913	56,441
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	46,870	0	1,521	0	48,391
15. Totals .....	218,127	0	26,053	42,228	286,408
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	24	118,050	0	0	0	0	57	24,959	81	143,008
17. Incurred during current year Settled during current year:	31	67,693			0	0	(39)	14,188	(8)	81,881
18.1 By payment in full .....	41	124,667					11	32,315	52	156,982
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	41	124,667	0	0	0	0	11	32,315	52	156,982
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	41	124,667	0	0	0	0	11	32,315	52	156,982
19. Unpaid Dec. 31, current year (16+17-18.6) .....	14	61,076	0	0	0	0	7	6,832	21	67,908
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,128	13,213,053	0 (a)	0	0	0	352	447,144	1,480	13,660,197
21. Issued during year .....	3	63,000							3	63,000
22. Other changes to in force (Net) .....	(62)	38,267					(82)	(29,419)	(144)	8,848
23. In force December 31 of current year .....	1,069	13,314,320	0 (a)	0	0	0	270	417,725	1,339	13,732,045

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	11,660	11,578	0	0	0
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	11,660	11,578	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	11,660	11,578	0	0	0

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





ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	43,190	0	0	138	43,328
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	43,190	0	0	138	43,328
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	14,147	0	0	296	14,443
6.2 Applied to pay renewal premiums .....	1,977	0	0	0	1,977
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	18,634	0	0	13,289	31,923
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	34,758	0	0	13,585	48,343
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	34,758	0	0	13,585	48,343
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	86,183	0	0	0	86,183
10. Matured endowments .....	9,076	0	0	0	9,076
11. Annuity benefits .....	0	0	11,647	0	11,647
12. Surrender values and withdrawals for life contracts .....	31,191	0	0	9,904	41,095
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	20,569	0	0	0	20,569
15. Totals .....	147,019	0	11,647	9,904	168,570
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	14	35,159	0	0	0	0	16	28,783	30	63,943
17. Incurred during current year Settled during current year:	23	66,076			0	0	5	6,197	28	72,274
18.1 By payment in full .....	31	95,259					0	0	31	95,259
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	31	95,259	0	0	0	0	0	0	31	95,259
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	31	95,259	0	0	0	0	0	0	31	95,259
19. Unpaid Dec. 31, current year (16+17-18.6) .....	6	5,977	0	0	0	0	21	34,981	27	40,957
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	569	4,759,687	0 (a)	0	0	0	280	446,406	849	5,206,093
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	(35)	(87,787)					(14)	(5,111)	(49)	(92,898)
23. In force December 31 of current year .....	534	4,671,900	0 (a)	0	0	0	266	441,295	800	5,113,195

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	4,609	4,577	0	0	0
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	4,609	4,577	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	4,609	4,577	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	168,277	0	0	182	168,459
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	168,277	0	0	182	168,459
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	37,108	0	0	536	37,644
6.2 Applied to pay renewal premiums .....	5,322	0	0	0	5,322
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	56,346	0	0	24,430	80,776
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	98,776	0	0	24,966	123,742
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	98,776	0	0	24,966	123,742
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	202,277	0	0	6,374	208,651
10. Matured endowments .....	2,846	0	0	13,056	15,902
11. Annuity benefits .....	559	0	6,442	0	7,001
12. Surrender values and withdrawals for life contracts .....	106,596	0	0	7,710	114,306
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	68,636	0	(183)	272	68,725
15. Totals .....	380,914	0	6,259	27,412	414,585
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	26	58,471	0	0	0	0	36	21,611	62	80,081
17. Incurred during current year Settled during current year:	33	169,632			0	0	8	27,652	41	197,284
18.1 By payment in full .....	50	205,123					7	19,430	57	224,553
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	50	205,123	0	0	0	0	7	19,430	57	224,553
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	50	205,123	0	0	0	0	7	19,430	57	224,553
19. Unpaid Dec. 31, current year (16+17-18.6) .....	9	22,980	0	0	0	0	37	29,833	46	52,812
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,644	13,920,962	0	(a) 0	0	0	595	870,570	2,239	14,791,532
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	(62)	210,943					(30)	(8,618)	(92)	202,325
23. In force December 31 of current year .....	1,582	14,131,905	0	(a) 0	0	0	565	861,952	2,147	14,993,857

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	13,790	13,693	0	25,028	23,459
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	13,790	13,693	0	25,028	23,459
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	13,790	13,693	0	25,028	23,459

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	18,279,549	0	0	24,942	18,304,491
2. Annuity considerations .....	6,000	0	0	0	6,000
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4)	18,285,549	0	0	24,942	18,310,491
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	905,398	0	0	21,964	927,362
6.2 Applied to pay renewal premiums .....	134,169	0	0	0	134,169
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	2,201,355	0	0	476,870	2,678,225
6.4 Other .....	176	0	0	0	176
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,241,098	0	0	498,834	3,739,932
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	3,241,098	0	0	498,834	3,739,932
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	10,723,080	0	77,975	682,340	11,483,395
10. Matured endowments .....	127,568	0	0	1,530,624	1,658,192
11. Annuity benefits .....	186	0	2,870,805	0	2,870,991
12. Surrender values and withdrawals for life contracts .....	4,428,352	0	0	118,487	4,546,839
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	1,573,001	0	78,053	9,761	1,660,815
15. Totals	16,852,187	0	3,026,833	2,341,212	22,220,232
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	648	1,710,109	0	0	0	0	6,540	1,404,560	7,188	3,114,670
17. Incurred during current year Settled during current year:	1,658	10,208,583			0	0	(5,551)	1,071,530	(3,893)	11,280,113
18.1 By payment in full .....	1,980	10,846,577					544	2,212,964	2,524	13,059,541
18.2 By payment on compromised claims .....	1	4,071							1	4,071
18.3 Totals paid .....	1,981	10,850,648	0	0	0	0	544	2,212,964	2,525	13,063,612
18.4 Reduction by compromise .....	1	1,401							1	1,401
18.5 Amount rejected .....	6	28,500							6	28,500
18.6 Total settlements .....	1,988	10,880,549	0	0	0	0	544	2,212,964	2,532	13,093,513
19. Unpaid Dec. 31, current year (16+17-18.6)	318	1,038,143	0	0	0	0	445	263,126	763	1,301,270
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year .....	73,567	1,178,861,864	0	(a) 0	0	0	55,368	27,537,441	128,935	1,206,399,305
21. Issued during year .....	3,351	75,863,156							3,351	75,863,156
22. Other changes to in force (Net) .....	(6,247)	(107,838,854)					(30,962)	(2,754,486)	(37,209)	(110,593,340)
23. In force December 31 of current year	70,671	1,146,886,166	0	(a) 0	0	0	24,406	24,782,955	95,077	1,171,669,121

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	4,805,655	4,771,801	0	3,550,066	3,327,449
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,805,655	4,771,801	0	3,550,066	3,327,449
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,805,655	4,771,801	0	3,550,066	3,327,449

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 4 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	3,597	0	0	0	3,597
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	3,597	0	0	0	3,597
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	1,713	0	0	108	1,821
6.2 Applied to pay renewal premiums .....	11	0	0	0	11
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	1,095	0	0	1,405	2,500
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	2,819	0	0	1,513	4,332
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	2,819	0	0	1,513	4,332
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	13,078	0	0	4,762	17,840
10. Matured endowments .....	1,000	0	0	0	1,000
11. Annuity benefits .....					0
12. Surrender values and withdrawals for life contracts .....	1,873	0	0	0	1,873
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	7,719	0	0	0	7,719
15. Totals .....	23,670	0	0	4,762	28,432
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	3	6,634	0	0	0	0	0	0	3	6,634
17. Incurred during current year Settled during current year:	9	22,425			0	0	2	4,762	11	27,187
18.1 By payment in full .....	6	14,078					2	4,762	8	18,840
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	6	14,078	0	0	0	0	2	4,762	8	18,840
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	6	14,078	0	0	0	0	2	4,762	8	18,840
19. Unpaid Dec. 31, current year (16+17-18.6) .....	6	14,981	0	0	0	0	0	0	6	14,981
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	64	489,667	0 (a)	0	0	0	34	51,890	98	541,557
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	(6)	(93,226)					(2)	(3,127)	(8)	(96,353)
23. In force December 31 of current year .....	58	396,441	0 (a)	0	0	0	32	48,763	90	445,204

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	168	167	0	0	0
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	168	167	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	168	167	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	54,653,199	0	0	46,137	54,699,336
2. Annuity considerations	19,294	0	0	0	19,294
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	54,672,493	0	0	46,137	54,718,630
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,961,646	0	0	209,385	4,171,031
6.2 Applied to pay renewal premiums	646,177	0	0	0	646,177
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,147,700	0	0	4,792,563	13,940,263
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	13,755,523	0	0	5,001,948	18,757,471
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	13,755,523	0	0	5,001,948	18,757,471
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	37,121,825	0	2,071,296	5,525,629	44,718,750
10. Matured endowments	246,674	0	0	15,948,981	16,195,655
11. Annuity benefits	26,472	0	18,890,771	0	18,917,243
12. Surrender values and withdrawals for life contracts	14,340,524	0	0	1,213,791	15,554,315
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	7,157,693	0	593,943	134,877	7,886,513
15. Totals	58,893,188	0	21,556,010	22,823,278	103,272,476
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1,811	5,115,214	0	0	16	326,455	7,294	6,024,772	9,121	11,466,441
17. Incurred during current year	6,666	36,759,575			143	4,360,999	(3,231)	16,801,455	3,578	57,922,028
Settled during current year:										
18.1 By payment in full	7,360	37,366,391			131	3,655,843	2,721	21,474,610	10,212	62,496,844
18.2 By payment on compromised claims	1	2,108							1	2,108
18.3 Totals paid	7,361	37,368,499	0	0	131	3,655,843	2,721	21,474,610	10,213	62,498,952
18.4 Reduction by compromise	1	2,892							1	2,892
18.5 Amount rejected	16	151,632							16	151,632
18.6 Total settlements	7,378	37,523,023	0	0	131	3,655,843	2,721	21,474,610	10,230	62,653,476
19. Unpaid Dec. 31, current year (16+17-18.6)	1,099	4,351,766	0	0	28	1,031,611	1,342	1,351,616	2,469	6,734,993
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	259,340	3,703,066,168	0	(a) 0	0	654,352,318	90,740	154,831,453	350,080	4,512,249,939
21. Issued during year	7,934	207,758,739							7,934	207,758,739
22. Other changes to in force (Net)	(18,352)	(284,642,129)				17,255,554	(20,718)	(5,699,748)	(39,070)	(273,086,323)
23. In force December 31 of current year	248,922	3,626,182,778	0	(a) 0	0	671,607,872	70,022	149,131,705	318,944	4,446,922,355

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	8,452,634	8,393,089	0	4,798,196	4,497,311
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	8,452,634	8,393,089	0	4,798,196	4,497,311
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	8,452,634	8,393,089	0	4,798,196	4,497,311

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 10 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	163,807	0	0	927	164,734
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	163,807	0	0	927	164,734
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	29,469	0	0	777	30,246
6.2 Applied to pay renewal premiums .....	4,316	0	0	0	4,316
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	42,852	0	0	45,237	88,089
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	76,637	0	0	46,014	122,651
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	76,637	0	0	46,014	122,651
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	215,992	0	0	21,640	237,632
10. Matured endowments .....	12,086	0	0	0	12,086
11. Annuity benefits .....	199	0	35,186	0	35,385
12. Surrender values and withdrawals for life contracts .....	76,627	0	0	6,049	82,676
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	56,553	0	0	0	56,553
15. Totals .....	361,457	0	35,186	27,689	424,332
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	14	37,817	0	0	0	0	44	61,526	58	99,343
17. Incurred during current year Settled during current year:	62	218,693			0	0	23	44,372	85	263,065
18.1 By payment in full .....	62	228,078					13	21,640	75	249,718
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	62	228,078	0	0	0	0	13	21,640	75	249,718
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	62	228,078	0	0	0	0	13	21,640	75	249,718
19. Unpaid Dec. 31, current year (16+17-18.6) .....	14	28,432	0	0	0	0	54	84,257	68	112,690
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,714	13,878,046	0 (a)	0	0	0	1,230	1,749,269	2,944	15,627,315
21. Issued during year .....	4	450,000							4	450,000
22. Other changes to in force (Net) .....	(82)	(867,285)					(57)	(20,740)	(139)	(888,025)
23. In force December 31 of current year .....	1,636	13,460,761	0 (a)	0	0	0	1,173	1,728,529	2,809	15,189,290

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	18,762	18,630	0	25,637	24,029
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	18,762	18,630	0	25,637	24,029
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	18,762	18,630	0	25,637	24,029

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	92,276	0	0	321	92,597
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4)	92,276	0	0	321	92,597
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	17,560	0	0	58	17,618
6.2 Applied to pay renewal premiums .....	1,272	0	0	0	1,272
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	22,969	0	0	8,595	31,564
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	41,801	0	0	8,653	50,454
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	41,801	0	0	8,653	50,454
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	194,604	0	0	2,505	197,109
10. Matured endowments .....	4,931	0	0	9,873	14,804
11. Annuity benefits .....	0	0	38,485	0	38,485
12. Surrender values and withdrawals for life contracts .....	46,127	0	0	0	46,127
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	68,543	0	0	0	68,543
15. Totals	314,205	0	38,485	12,378	365,068
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	7	34,041	0	0	0	0	10	8,563	17	42,603
17. Incurred during current year Settled during current year:	24	211,658			0	0	(3)	9,257	21	220,915
18.1 By payment in full .....	19	199,535					1	12,378	20	211,913
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	19	199,535	0	0	0	0	1	12,378	20	211,913
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	19	199,535	0	0	0	0	1	12,378	20	211,913
19. Unpaid Dec. 31, current year (16+17-18.6)	12	46,164	0	0	0	0	6	5,442	18	51,606
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	712	7,439,096	0 (a)	0	0	0	270	375,525	982	7,814,621
21. Issued during year .....	9	750,000							9	750,000
22. Other changes to in force (Net) .....	(22)	99,575					(18)	(6,619)	(40)	92,956
23. In force December 31 of current year	699	8,288,671	0 (a)	0	0	0	252	368,906	951	8,657,577

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	3,498	3,473	0	0	0
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,498	3,473	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,498	3,473	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	10,988,249	0	0	6,273	10,994,522
2. Annuity considerations .....	2,100	0	0	0	2,100
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	10,990,349	0	0	6,273	10,996,622
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	808,527	0	0	39,346	847,873
6.2 Applied to pay renewal premiums .....	95,308	0	0	0	95,308
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	1,683,107	0	0	862,732	2,545,839
6.4 Other .....	171	0	0	0	171
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	2,587,113	0	0	902,078	3,489,191
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	2,587,113	0	0	902,078	3,489,191
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	8,590,323	0	170,017	1,266,681	10,027,021
10. Matured endowments .....	56,574	0	0	1,476,848	1,533,422
11. Annuity benefits .....	937	0	1,542,740	0	1,543,677
12. Surrender values and withdrawals for life contracts .....	3,028,703	0	0	190,913	3,219,616
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	1,571,778	0	15,059	2,485	1,589,322
15. Totals .....	13,248,315	0	1,727,816	2,936,927	17,913,058
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	428	1,131,570	0	0	0	0	2,440	1,315,390	2,868	2,446,961
17. Incurred during current year Settled during current year:	1,526	8,293,723			0	0	(1,624)	1,706,688	(98)	10,000,411
18.1 By payment in full .....	1,681	8,646,897					609	2,743,529	2,290	11,390,426
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	1,681	8,646,897	0	0	0	0	609	2,743,529	2,290	11,390,426
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....	13	112,751							13	112,751
18.6 Total settlements .....	1,694	8,759,648	0	0	0	0	609	2,743,529	2,303	11,503,177
19. Unpaid Dec. 31, current year (16+17-18.6) .....	260	665,646	0	0	0	0	207	278,549	467	944,195
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year .....	50,803	703,069,399	0	(a) 0	0	0	18,656	28,518,648	69,459	731,588,047
21. Issued during year .....	1,715	48,300,500							1,715	48,300,500
22. Other changes to in force (Net) .....	(3,865)	(57,049,090)					(5,145)	(1,351,576)	(9,010)	(58,400,666)
23. In force December 31 of current year .....	48,653	694,320,809	0	(a) 0	0	0	13,511	27,167,072	62,164	721,487,881

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	1,156,485	1,148,338	0	322,995	302,741
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	1,156,485	1,148,338	0	322,995	302,741
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	1,156,485	1,148,338	0	322,995	302,741

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





ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	10,655	0	0	10	10,665
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	10,655	0	0	10	10,665
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	3,766	0	0	176	3,942
6.2 Applied to pay renewal premiums .....	375	0	0	0	375
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	4,283	0	0	899	5,182
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	8,424	0	0	1,075	9,499
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	8,424	0	0	1,075	9,499
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	3,063	0	0	4,763	7,826
10. Matured endowments .....	(1,000)	0	0	40	(960)
11. Annuity benefits .....					0
12. Surrender values and withdrawals for life contracts .....	(719)	0	0	0	(719)
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	1,633	0	0	103	1,736
15. Totals .....	2,977	0	0	4,906	7,883
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	4	30,579	0	0	0	0	3	4,804	7	35,383
17. Incurred during current year Settled during current year:	0	(25,645)			0	0	(1)	(1)	(1)	(25,646)
18.1 By payment in full .....	2	2,063					2	4,803	4	6,866
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	2	2,063	0	0	0	0	2	4,803	4	6,866
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	2	2,063	0	0	0	0	2	4,803	4	6,866
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	2,871	0	0	0	0	0	0	2	2,871
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	103	2,006,586	0 (a)	0	0	0	17	27,901	120	2,034,487
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	(4)	(110,907)					0	1,013	(4)	(109,894)
23. In force December 31 of current year .....	99	1,895,679	0 (a)	0	0	0	17	28,914	116	1,924,593

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	160	159	0	0	0
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	160	159	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	160	159	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	1,465,661	0	0	1,458	1,467,119
2. Annuity considerations .....	500	0	0	0	500
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	1,466,161	0	0	1,458	1,467,619
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	77,427	0	0	1,114	78,541
6.2 Applied to pay renewal premiums .....	9,242	0	0	0	9,242
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	143,941	0	0	18,523	162,464
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	230,610	0	0	19,637	250,247
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	230,610	0	0	19,637	250,247
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	751,733	0	0	32,309	784,042
10. Matured endowments .....	4,488	0	0	18,138	22,626
11. Annuity benefits .....	0	0	246,356	0	246,356
12. Surrender values and withdrawals for life contracts .....	319,105	0	0	8,328	327,433
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	150,045	0	1,834	80	151,959
15. Totals .....	1,225,371	0	248,190	58,855	1,532,416
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	41	126,865	0	0	0	0	19	15,680	60	142,545
17. Incurred during current year Settled during current year:	125	820,463			0	0	12	40,817	137	861,280
18.1 By payment in full .....	138	756,221					21	50,447	159	806,668
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	138	756,221	0	0	0	0	21	50,447	159	806,668
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....	3	24,000							3	24,000
18.6 Total settlements .....	141	780,221	0	0	0	0	21	50,447	162	830,668
19. Unpaid Dec. 31, current year (16+17-18.6) .....	25	167,107	0	0	0	0	10	6,050	35	173,157
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	5,800	94,456,981	0 (a)	0	0	0	545	806,197	6,345	95,263,178
21. Issued during year .....	582	11,374,187							582	11,374,187
22. Other changes to in force (Net) .....	(432)	(6,717,883)					(74)	(45,128)	(506)	(6,763,011)
23. In force December 31 of current year .....	5,950	99,113,285	0 (a)	0	0	0	471	761,069	6,421	99,874,354

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	217,210	215,680	0	78,982	74,029
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	217,210	215,680	0	78,982	74,029
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	217,210	215,680	0	78,982	74,029

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	16,351	0	0	16	16,367
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	16,351	0	0	16	16,367
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	2,324	0	0	0	2,324
6.2 Applied to pay renewal premiums .....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	4,193	0	0	482	4,675
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	6,517	0	0	482	6,999
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	6,517	0	0	482	6,999
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	18,363	0	0	0	18,363
10. Matured endowments .....	0	0	0	398	398
11. Annuity benefits .....					0
12. Surrender values and withdrawals for life contracts .....	438	0	0	0	438
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	286	0	0	0	286
15. Totals .....	19,087	0	0	398	19,485
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	1	559	0	0	0	0	3	766	4	1,325
17. Incurred during current year Settled during current year:	1	18,363			0	0	(1)	1,810	0	20,173
18.1 By payment in full .....	1	18,363					0	398	1	18,761
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	1	18,363	0	0	0	0	0	398	1	18,761
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	1	18,363	0	0	0	0	0	398	1	18,761
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	559	0	0	0	0	2	2,178	3	2,737
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	118	1,275,208	0 (a)	0	0	0	21	25,196	139	1,300,404
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	(3)	(159,054)					(1)	520	(4)	(158,534)
23. In force December 31 of current year .....	115	1,116,154	0 (a)	0	0	0	20	25,716	135	1,141,870

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	2,574	2,556	0	0	0
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	2,574	2,556	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	2,574	2,556	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	1,776,973	0	0	3,144	1,780,117
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	1,776,973	0	0	3,144	1,780,117
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	127,940	0	0	3,338	131,278
6.2 Applied to pay renewal premiums .....	10,885	0	0	0	10,885
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	236,767	0	0	50,608	287,375
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	375,592	0	0	53,946	429,538
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	375,592	0	0	53,946	429,538
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	1,756,920	0	0	47,752	1,804,672
10. Matured endowments .....	9,460	0	0	42,871	52,331
11. Annuity benefits .....	0	0	505,505	0	505,505
12. Surrender values and withdrawals for life contracts .....	479,759	0	0	39,975	519,734
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	226,329	0	809	749	227,887
15. Totals .....	2,472,468	0	506,314	131,347	3,110,129
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	95	302,812	0	0	0	0	36	40,445	131	343,257
17. Incurred during current year Settled during current year:	240	1,878,154			0	0	0	58,411	240	1,936,564
18.1 By payment in full .....	281	1,766,380					29	90,623	310	1,857,003
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	281	1,766,380	0	0	0	0	29	90,623	310	1,857,003
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....	1	50,000							1	50,000
18.6 Total settlements .....	282	1,816,380	0	0	0	0	29	90,623	311	1,907,003
19. Unpaid Dec. 31, current year (16+17-18.6) .....	53	364,586	0	0	0	0	7	8,232	60	372,818
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	8,299	128,664,688	0 (a)	0	0	0	1,458	2,213,309	9,757	130,877,997
21. Issued during year .....	432	8,094,873							432	8,094,873
22. Other changes to in force (Net) .....	(630)	(10,021,996)					(165)	(90,943)	(795)	(10,112,939)
23. In force December 31 of current year .....	8,101	126,737,565	0 (a)	0	0	0	1,293	2,122,366	9,394	128,859,931

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	678,879	674,097	0	705,508	661,267
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	678,879	674,097	0	705,508	661,267
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	678,879	674,097	0	705,508	661,267

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Texas

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2013

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	6,011,295	0	0	13,665	6,024,960
2. Annuity considerations .....	2,200	0	0	0	2,200
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	6,013,495	0	0	13,665	6,027,160
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	381,262	0	0	17,102	398,364
6.2 Applied to pay renewal premiums .....	26,220	0	0	0	26,220
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	740,704	0	0	860,486	1,601,190
6.4 Other .....	134	0	0	0	134
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	1,148,320	0	0	877,588	2,025,908
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	1,148,320	0	0	877,588	2,025,908
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	3,066,529	0	74,183	409,938	3,550,650
10. Matured endowments .....	99,086	0	0	1,025,726	1,124,812
11. Annuity benefits .....	0	0	914,812	0	914,812
12. Surrender values and withdrawals for life contracts .....	1,436,306	0	0	131,149	1,567,455
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	586,128	0	5,346	4,815	596,289
15. Totals .....	5,188,049	0	994,341	1,571,628	7,754,018
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	347	858,974	0	0	0	0	957	960,291	1,304	1,819,264
17. Incurred during current year Settled during current year:	673	3,220,606			0	0	(491)	709,332	182	3,929,939
18.1 By payment in full .....	781	3,165,615					268	1,435,664	1,049	4,601,279
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	781	3,165,615	0	0	0	0	268	1,435,664	1,049	4,601,279
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....	4	40,000							4	40,000
18.6 Total settlements .....	785	3,205,615	0	0	0	0	268	1,435,664	1,053	4,641,279
19. Unpaid Dec. 31, current year (16+17-18.6) .....	235	873,965	0	0	0	0	198	233,959	433	1,107,924
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	29,858	386,420,756	0	(a) 0	0	0	23,174	30,407,361	53,032	416,828,117
21. Issued during year .....	1,108	27,229,029							1,108	27,229,029
22. Other changes to in force (Net) .....	(1,900)	(26,173,368)					(1,914)	(260,936)	(3,814)	(26,434,304)
23. In force December 31 of current year .....	29,066	387,476,417	0	(a) 0	0	0	21,260	30,146,425	50,326	417,622,842

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	714,177	709,146	0	379,467	355,671
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	714,177	709,146	0	379,467	355,671
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	714,177	709,146	0	379,467	355,671

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 1 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	41,908	0	0	112	42,020
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	41,908	0	0	112	42,020
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	8,101	0	0	0	8,101
6.2 Applied to pay renewal premiums .....	1,269	0	0	0	1,269
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	8,907	0	0	2,787	11,694
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	18,277	0	0	2,787	21,064
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	18,277	0	0	2,787	21,064
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	47,763	0	0	609	48,372
10. Matured endowments .....	0	0	0	787	787
11. Annuity benefits .....	0	0	12,925	0	12,925
12. Surrender values and withdrawals for life contracts .....	13,167	0	0	0	13,167
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	2,157	0	0	47	2,204
15. Totals .....	63,087	0	12,925	1,443	77,455
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	4	27,962	0	0	0	0	0	0	4	27,962
17. Incurred during current year Settled during current year:	9	20,357			0	0	1	1,396	10	21,753
18.1 By payment in full .....	12	47,763					1	1,396	13	49,159
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	12	47,763	0	0	0	0	1	1,396	13	49,159
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	12	47,763	0	0	0	0	1	1,396	13	49,159
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	556	0	0	0	0	0	0	1	556
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	244	2,178,625	0 (a)	0	0	0	54	88,268	298	2,266,893
21. Issued during year .....	1	25,000							1	25,000
22. Other changes to in force (Net) .....	5	594,005					(7)	(564)	(2)	593,441
23. In force December 31 of current year .....	250	2,797,630	0 (a)	0	0	0	47	87,704	297	2,885,334

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	54	54	0	10,000	9,373
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	54	54	0	10,000	9,373
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	54	54	0	10,000	9,373

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	4,008	0	0	(27)	3,981
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	4,008	0	0	(27)	3,981
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	2,643	0	0	0	2,643
6.2 Applied to pay renewal premiums .....	191	0	0	0	191
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	1,762	0	0	153	1,915
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	4,596	0	0	153	4,749
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	4,596	0	0	153	4,749
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	12,487	0	0	195	12,682
10. Matured endowments .....					0
11. Annuity benefits .....	0	0	2,158	0	2,158
12. Surrender values and withdrawals for life contracts .....	19,447	0	0	0	19,447
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	17,900	0	0	13	17,913
15. Totals .....	49,834	0	2,158	208	52,200
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	1	1,000	0	0	0	0	0	0	1	1,000
17. Incurred during current year Settled during current year:	1	11,487			0	0	0	195	1	11,682
18.1 By payment in full .....	2	12,487					0	195	2	12,682
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	2	12,487	0	0	0	0	0	195	2	12,682
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	2	12,487	0	0	0	0	0	195	2	12,682
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	76	561,493	0 (a)	0	0	0	12	9,592	88	571,085
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	1	(55,860)					(2)	104	(1)	(55,756)
23. In force December 31 of current year .....	77	505,633	0 (a)	0	0	0	10	9,696	87	515,329

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	55	55	0	0	0
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	55	55	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	55	55	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	715,950	0	0	1,907	717,857
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	715,950	0	0	1,907	717,857
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	99,508	0	0	541	100,049
6.2 Applied to pay renewal premiums .....	11,248	0	0	0	11,248
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	178,811	0	0	36,933	215,744
6.4 Other .....	528	0	0	0	528
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	290,095	0	0	37,474	327,569
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	290,095	0	0	37,474	327,569
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	584,619	0	28,700	17,280	630,599
10. Matured endowments .....	15,741	0	0	4,584	20,325
11. Annuity benefits .....	0	0	166,803	0	166,803
12. Surrender values and withdrawals for life contracts .....	275,000	0	0	3,855	278,855
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	182,695	0	0	272	182,967
15. Totals .....	1,058,055	0	195,503	25,991	1,279,549
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	48	202,375	0	0	0	0	32	20,859	80	223,235
17. Incurred during current year Settled during current year:	95	479,573			0	0	20	37,936	115	517,509
18.1 By payment in full .....	125	600,360					10	21,864	135	622,224
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	125	600,360	0	0	0	0	10	21,864	135	622,224
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	125	600,360	0	0	0	0	10	21,864	135	622,224
19. Unpaid Dec. 31, current year (16+17-18.6) .....	18	81,589	0	0	0	0	42	36,931	60	118,520
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	4,572	57,139,306	0	(a) 0	0	0	914	1,444,488	5,486	58,583,794
21. Issued during year .....	68	1,422,672							68	1,422,672
22. Other changes to in force (Net) .....	(156)	(532,610)					(39)	(11,537)	(195)	(544,147)
23. In force December 31 of current year .....	4,484	58,029,368	0	(a) 0	0	0	875	1,432,951	5,359	59,462,319

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	135,614	134,659	0	66,318	62,159
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	135,614	134,659	0	66,318	62,159
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	135,614	134,659	0	66,318	62,159

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





	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	162,614	0	0	646	163,260
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	162,614	0	0	646	163,260
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	29,386	0	0	665	30,051
6.2 Applied to pay renewal premiums .....	3,352	0	0	0	3,352
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	43,517	0	0	18,204	61,721
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	76,255	0	0	18,869	95,124
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	76,255	0	0	18,869	95,124
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	75,682	0	0	12,909	88,591
10. Matured endowments .....	19,500	0	0	19,217	38,717
11. Annuity benefits .....	0	0	24,462	0	24,462
12. Surrender values and withdrawals for life contracts .....	118,861	0	0	3,631	122,492
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	63,442	0	0	0	63,442
15. Totals .....	277,485	0	24,462	35,757	337,704
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	17	41,519	0	0	0	0	14	18,844	31	60,362
17. Incurred during current year Settled during current year:	34	86,913			0	0	(2)	15,973	32	102,886
18.1 By payment in full .....	39	95,182					8	32,126	47	127,308
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	39	95,182	0	0	0	0	8	32,126	47	127,308
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	39	95,182	0	0	0	0	8	32,126	47	127,308
19. Unpaid Dec. 31, current year (16+17-18.6) .....	12	33,250	0	0	0	0	4	2,691	16	35,941
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,316	13,366,019	0 (a)	0	0	0	487	745,696	1,803	14,111,715
21. Issued during year .....	4	95,000							4	95,000
22. Other changes to in force (Net) .....	(29)	(116,677)					(41)	(11,753)	(70)	(128,430)
23. In force December 31 of current year .....	1,291	13,344,342	0 (a)	0	0	0	446	733,943	1,737	14,078,285

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	9,627	9,559	0	3,402	3,189
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	9,627	9,559	0	3,402	3,189
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	9,627	9,559	0	3,402	3,189

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	4,887,424	0	0	4,258	4,891,682
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4)	4,887,424	0	0	4,258	4,891,682
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	236,836	0	0	14,998	251,834
6.2 Applied to pay renewal premiums .....	31,943	0	0	0	31,943
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	823,174	0	0	295,967	1,119,141
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	1,091,953	0	0	310,965	1,402,918
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,091,953	0	0	310,965	1,402,918
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	2,703,110	0	0	430,385	3,133,495
10. Matured endowments .....	13,754	0	0	134,632	148,386
11. Annuity benefits .....	0	0	560,975	0	560,975
12. Surrender values and withdrawals for life contracts .....	1,338,143	0	0	82,437	1,420,580
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	471,251	0	9,991	0	481,242
15. Totals .....	4,526,258	0	570,966	647,454	5,744,678
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	113	462,258	0	0	0	0	775	390,316	888	852,574
17. Incurred during current year Settled during current year:	517	2,768,477			0	0	256	596,663	773	3,365,140
18.1 By payment in full .....	558	2,716,864					214	565,017	772	3,281,881
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	558	2,716,864	0	0	0	0	214	565,017	772	3,281,881
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....	1	2,500							1	2,500
18.6 Total settlements .....	559	2,719,364	0	0	0	0	214	565,017	773	3,284,381
19. Unpaid Dec. 31, current year (16+17-18.6)	71	511,371	0	0	0	0	817	421,962	888	933,334
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	16,728	305,184,237	0 (a)	0	0	0	7,469	9,919,648	24,197	315,103,885
21. Issued during year .....	447	13,463,656							447	13,463,656
22. Other changes to in force (Net) .....	(1,193)	(17,970,197)					(535)	(353,395)	(1,728)	(18,323,592)
23. In force December 31 of current year	15,982	300,677,696	0 (a)	0	0	0	6,934	9,566,253	22,916	310,243,949

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,391,075	1,381,275	0	933,758	875,204
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,391,075	1,381,275	0	933,758	875,204
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,391,075	1,381,275	0	933,758	875,204

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 1 .



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF WisconsinDURING THE YEAR 2013

NAIC Group Code 0836LIFE INSURANCENAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,970,646	0	0	824	1,971,470
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,970,646	0	0	824	1,971,470
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	121,480	0	0	1,550	123,030
6.2 Applied to pay renewal premiums	8,886	0	0	0	8,886
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	146,364	0	0	37,499	183,863
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	276,730	0	0	39,049	315,779
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	276,730	0	0	39,049	315,779
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	765,428	0	0	42,922	808,350
10. Matured endowments	10,343	0	0	54,643	64,986
11. Annuity benefits	0	0	154,641	0	154,641
12. Surrender values and withdrawals for life contracts	423,951	0	0	4,060	428,011
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	143,775	0	3,137	384	147,296
15. Totals	1,343,497	0	157,778	102,009	1,603,284
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	58	110,763	0	0	0	0	33	50,178	91	160,941
17. Incurred during current year	152	843,908			0	0	(1)	57,473	151	901,381
Settled during current year:										
18.1 By payment in full	163	775,771					22	97,565	185	873,336
18.2 By payment on compromised claims									0	0
18.3 Totals paid	163	775,771	0	0	0	0	22	97,565	185	873,336
18.4 Reduction by compromise									0	0
18.5 Amount rejected	2	20,000							2	20,000
18.6 Total settlements	165	795,771	0	0	0	0	22	97,565	187	893,336
19. Unpaid Dec. 31, current year (16+17-18.6)	45	158,900	0	0	0	0	10	10,086	55	168,985
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	7,978	119,244,696	0	(a) 0	0	0	1,113	1,677,057	9,091	120,921,753
21. Issued during year	456	11,129,268							456	11,129,268
22. Other changes to in force (Net)	(815)	(12,184,311)					(136)	(81,438)	(951)	(12,265,749)
23. In force December 31 of current year	7,619	118,189,653	0	(a) 0	0	0	977	1,595,619	8,596	119,785,272

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	61,850	61,414	0	25,000	23,432
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	61,850	61,414	0	25,000	23,432
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	61,850	61,414	0	25,000	23,432

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2013

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	15,967	0	0	74	16,041
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4)	15,967	0	0	74	16,041
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	3,038	0	0	115	3,153
6.2 Applied to pay renewal premiums .....	443	0	0	0	443
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	6,452	0	0	898	7,350
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,933	0	0	1,013	10,946
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	9,933	0	0	1,013	10,946
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	6,616	0	0	5,870	12,486
10. Matured endowments .....	2,192	0	0	4,167	6,359
11. Annuity benefits .....	0	0	1,652	0	1,652
12. Surrender values and withdrawals for life contracts .....	7,667	0	0	0	7,667
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	5,334	0	0	0	5,334
15. Totals	21,809	0	1,652	10,037	33,498
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	3	1,214	3	1,214
17. Incurred during current year Settled during current year:	4	8,808			0	0	1	8,823	5	17,631
18.1 By payment in full .....	4	8,808					4	10,037	8	18,845
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	4	8,808	0	0	0	0	4	10,037	8	18,845
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	4	8,808	0	0	0	0	4	10,037	8	18,845
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	185	1,378,953	0 (a)	0	0	0	50	54,415	235	1,433,368
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	0	121,983					(7)	(5,116)	(7)	116,867
23. In force December 31 of current year	185	1,500,936	0 (a)	0	0	0	43	49,299	228	1,550,235

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	1,698	1,686	0	0	0
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,698	1,686	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,698	1,686	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	49	0	0	0	49
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	49	0	0	0	49
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....					0
6.2 Applied to pay renewal premiums .....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	46	0	0	0	46
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	46	0	0	0	46
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	46	0	0	0	46
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....					0
10. Matured endowments .....					0
11. Annuity benefits .....					0
12. Surrender values and withdrawals for life contracts .....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....					0
15. Totals .....	0	0	0	0	0
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year Settled during current year:									0	0
18.1 By payment in full .....									0	0
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....			(a)						0	0
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....									0	0
23. In force December 31 of current year .....	0	0	0	(a) 0	0	0	0	0	0	0

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Guam

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	560	0	0	0	560
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	560	0	0	0	560
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	382	0	0	0	382
6.2 Applied to pay renewal premiums .....	171	0	0	0	171
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	355	0	0	38	393
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	908	0	0	38	946
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	908	0	0	38	946
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	2,000	0	0	0	2,000
10. Matured endowments .....					0
11. Annuity benefits .....					0
12. Surrender values and withdrawals for life contracts .....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	2,850	0	0	0	2,850
15. Totals .....	4,850	0	0	0	4,850
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	1	1,118	0	0	0	0	0	0	1	1,118
17. Incurred during current year Settled during current year:	1	882			0	0	0	0	1	882
18.1 By payment in full .....	2	2,000					0	0	2	2,000
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	2	2,000	0	0	0	0	0	0	2	2,000
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	2	2,000	0	0	0	0	0	0	2	2,000
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year .....	7	58,437	0 (a)	0	0	0	2	1,644	9	60,081
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	0	449					0	47	0	496
23. In force December 31 of current year .....	7	58,886	0 (a)	0	0	0	2	1,691	9	60,577

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	15,693	0	0	60	15,753
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	15,693	0	0	60	15,753
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	1,863	0	0	0	1,863
6.2 Applied to pay renewal premiums .....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	3,388	0	0	2,291	5,679
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	5,251	0	0	2,291	7,542
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	5,251	0	0	2,291	7,542
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	8,339	0	0	0	8,339
10. Matured endowments .....					0
11. Annuity benefits .....	0	0	20,661	0	20,661
12. Surrender values and withdrawals for life contracts .....	3,462	0	0	0	3,462
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	1,629	0	0	0	1,629
15. Totals .....	13,430	0	20,661	0	34,091
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	2	5,244	0	0	0	0	0	0	2	5,244
17. Incurred during current year Settled during current year:	1	5,339			0	0	0	0	1	5,339
18.1 By payment in full .....	2	8,339					0	0	2	8,339
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	2	8,339	0	0	0	0	0	0	2	8,339
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	2	8,339	0	0	0	0	0	0	2	8,339
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	2,244	0	0	0	0	0	0	1	2,244
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	97	855,198	0 (a)	0	0	0	28	74,516	125	929,714
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	0	(10,666)					0	2,763	0	(7,903)
23. In force December 31 of current year .....	97	844,532	0 (a)	0	0	0	28	77,279	125	921,811

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	728	723	0	0	0
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	728	723	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	728	723	0	0	0

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	1,164	0	0	0	1,164
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	1,164	0	0	0	1,164
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	56	0	0	0	56
6.2 Applied to pay renewal premiums .....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	681	0	0	24	705
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	737	0	0	24	761
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	737	0	0	24	761
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....					0
10. Matured endowments .....					0
11. Annuity benefits .....					0
12. Surrender values and withdrawals for life contracts .....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	10	0	0	0	10
15. Totals .....	10	0	0	0	10
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year Settled during current year:									0	0
18.1 By payment in full .....									0	0
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	13	202,680	0 (a)	0	0	0	1	856	14	203,536
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	1	2,890					0	35	1	2,925
23. In force December 31 of current year .....	14	205,570	0 (a)	0	0	0	1	891	15	206,461

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

ACCIDENT AND HEALTH INSURANCE

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

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





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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year Settled during current year:									0	0
18.1 By payment in full .....									0	0
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....			(a)						0	0
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....									0	0
23. In force December 31 of current year .....	0	0	0	(a) 0	0	0	0	0	0	0

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	304	0	0	0	304
2. Annuity considerations .....					0
3. Deposit-type contract funds .....		XXX		XXX	0
4. Other considerations .....					0
5. Totals (Sum of Lines 1 to 4) .....	304	0	0	0	304
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	987	0	0	0	987
6.2 Applied to pay renewal premiums .....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	1,687	0	0	1,039	2,726
6.4 Other .....					0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	2,674	0	0	1,039	3,713
Annuities:					
7.1 Paid in cash or left on deposit .....					0
7.2 Applied to provide paid-up annuities .....					0
7.3 Other .....					0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	2,674	0	0	1,039	3,713
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....					0
10. Matured endowments .....					0
11. Annuity benefits .....					0
12. Surrender values and withdrawals for life contracts .....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	308	0	0	0	308
15. Totals .....	308	0	0	0	308
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year Settled during current year:	2	6,663			0	0	0	0	2	6,663
18.1 By payment in full .....									0	0
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	6,663	0	0	0	0	0	0	2	6,663
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	64	204,270	0 (a)	0	0	0	29	36,975	93	241,245
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	1	4,086					(29)	(36,975)	(28)	(32,889)
23. In force December 31 of current year .....	65	208,356	0 (a)	0	0	0	0	0	65	208,356

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	138,487	0	0	29	138,516
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	138,487	0	0	29	138,516
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	16,567	0	0	0	16,567
6.2 Applied to pay renewal premiums	1,604	0	0	0	1,604
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	19,993	0	0	3,358	23,351
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	38,164	0	0	3,358	41,522
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	38,164	0	0	3,358	41,522
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,770	0	0	0	2,770
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	1,165	0	1,165
12. Surrender values and withdrawals for life contracts	74,026	0	0	0	74,026
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	14,795	0	0	0	14,795
15. Totals	91,591	0	1,165	0	92,756
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year Settled during current year:	4	6,645	0	0	0	0	0	0	4	6,645
18.1 By payment in full	3	2,770	0	0	0	0	0	0	3	2,770
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	3	2,770	0	0	0	0	0	0	3	2,770
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	3	2,770	0	0	0	0	0	0	3	2,770
19. Unpaid Dec. 31, current year (16+17-18.6)	1	3,875	0	0	0	0	0	0	1	3,875
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	437	15,522,630	0 (a)	0	0	0	75	108,165	512	15,630,795
21. Issued during year	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net)	(40)	(532,576)	0	0	0	0	15	39,488	(25)	(493,088)
23. In force December 31 of current year	397	14,990,054	0 (a)	0	0	0	90	147,653	487	15,137,707

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:	0	0	0	0	0
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	1,996	1,982	0	0	0
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	1,996	1,982	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,996	1,982	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2013

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	193,942,019	0	0	190,886	194,132,905
2. Annuity considerations .....	38,255	0	0	0	38,255
3. Deposit-type contract funds .....	0	XXX	0	XXX	0
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	193,980,274	0	0	190,886	194,171,160
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	13,294,602	0	0	575,938	13,870,540
6.2 Applied to pay renewal premiums .....	1,841,753	0	0	0	1,841,753
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	28,103,040	0	0	14,176,077	42,279,117
6.4 Other .....	1,453	0	0	0	1,453
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	43,240,848	0	0	14,752,015	57,992,863
Annuities:					
7.1 Paid in cash or left on deposit .....	0	0	0	0	0
7.2 Applied to provide paid-up annuities .....	0	0	0	0	0
7.3 Other .....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	43,240,848	0	0	14,752,015	57,992,863
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	124,703,252	0	3,655,843	15,731,012	144,090,107
10. Matured endowments .....	1,201,784	0	0	29,336,815	30,538,599
11. Annuity benefits .....	290,996	0	47,246,676	0	47,537,672
12. Surrender values and withdrawals for life contracts .....	53,058,160	0	0	3,760,665	56,818,825
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	24,143,112	0	1,225,353	234,832	25,603,297
15. Totals .....	203,397,304	0	52,127,872	49,063,324	304,588,500
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	7,741	21,990,384	0	0	17	360,279	36,947	20,422,172	44,705	42,772,835
17. Incurred during current year Settled during current year:	21,395	121,143,004	0	0	142	4,327,175	(17,366)	32,251,549	4,171	157,721,727
18.1 By payment in full .....	24,364	125,811,969	0	0	131	3,655,843	8,464	45,067,827	32,959	174,535,639
18.2 By payment on compromised claims .....	16	93,067	0	0	0	0	0	0	16	93,067
18.3 Totals paid .....	24,380	125,905,036	0	0	131	3,655,843	8,464	45,067,827	32,975	174,628,706
18.4 Reduction by compromise .....	16	49,048	0	0	0	0	0	0	16	49,048
18.5 Amount rejected .....	94	987,108	0	0	0	0	0	0	94	987,108
18.6 Total settlements .....	24,490	126,941,192	0	0	131	3,655,843	8,464	45,067,827	33,085	175,664,862
19. Unpaid Dec. 31, current year (16+17-18.6) .....	4,646	16,192,196	0	0	28	1,031,611	11,117	7,605,894	15,791	24,829,700
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year .....	868,935	13,142,291,648	0	(a) 0	0	654,352,318	400,269	505,095,643	1,269,204	14,301,739,609
21. Issued during year .....	31,104	878,734,138	0	0	0	0	0	0	31,104	878,734,138
22. Other changes to in force (Net) .....	(64,611)	(1,078,046,998)	0	0	0	17,255,554	(104,919)	(20,498,584)	(169,530)	(1,081,290,028)
23. In force December 31 of current year .....	835,428	12,942,978,788	0	(a) 0	0	671,607,872	295,350	484,597,059	1,130,778	14,099,183,719

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b) .....	0	0	0	0	0
24.2 Credit (Group and Individual) .....	0	0	0	0	0
24.3 Collectively renewable policies (b) .....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:	0	0	0	0	0
25.1 Non-cancelable (b) .....	0	0	0	0	0
25.2 Guaranteed renewable (b) .....	29,346,214	29,139,482	0	20,068,082	18,809,653
25.3 Non-renewable for stated reasons only (b) .....	0	0	0	0	0
25.4 Other accident only .....	0	0	0	0	0
25.5 All other (b) .....	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5) .....	29,346,214	29,139,482	0	20,068,082	18,809,653
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	29,346,214	29,139,482	0	20,068,082	18,809,653

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 25 .

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

INTEREST MAINTENANCE RESERVE		1 Amount
1. Reserve as of December 31, Prior Year .....		40,426,178
2. Current year's realized pre-tax capital gains/(losses) of \$ .....635,940 transferred into the reserve net of taxes of \$ .....222,579		413,361
3. Adjustment for current year's liability gains/(losses) released from the reserve .....		0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....		40,839,539
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....		3,051,265
6. Reserve as of December 31, current year (Line 4 minus Line 5)		37,788,274

**AMORTIZATION**

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2013 .....	2,613,338	437,927	0	3,051,265
2. 2014 .....	1,987,168	435,547	0	2,422,715
3. 2015 .....	1,826,651	232	0	1,826,883
4. 2016 .....	1,983,388	(50,534)	0	1,932,854
5. 2017 .....	2,255,886	(105,501)	0	2,150,385
6. 2018 .....	2,511,828	(156,831)	0	2,354,997
7. 2019 .....	2,722,595	(165,599)	0	2,556,996
8. 2020 .....	2,851,864	(122,333)	0	2,729,531
9. 2021 .....	2,753,291	(74,414)	0	2,678,877
10. 2022 .....	2,582,935	(27,760)	0	2,555,175
11. 2023 .....	2,444,774	23,532	0	2,468,306
12. 2024 .....	2,261,327	48,205	0	2,309,532
13. 2025 .....	2,112,122	45,968	0	2,158,090
14. 2026 .....	2,022,325	43,743	0	2,066,068
15. 2027 .....	1,912,149	40,763	0	1,952,912
16. 2028 .....	1,693,791	37,868	0	1,731,659
17. 2029 .....	1,374,677	33,885	0	1,408,562
18. 2030 .....	1,030,364	28,517	0	1,058,881
19. 2031 .....	694,379	22,281	0	716,660
20. 2032 .....	355,115	17,339	0	372,454
21. 2033 .....	149,565	10,277	0	159,842
22. 2034 .....	109,258	4,390	0	113,648
23. 2035 .....	87,621	(1,602)	0	86,019
24. 2036 .....	63,001	(8,019)	0	54,982
25. 2037 .....	48,713	(15,317)	0	33,396
26. 2038 .....	25,116	(22,161)	0	2,955
27. 2039 .....	(7,792)	(23,377)	0	(31,169)
28. 2040 .....	(21,681)	(18,525)	0	(40,206)
29. 2041 .....	(13,487)	(13,673)	0	(27,160)
30. 2042 .....	(4,103)	(8,821)	0	(12,924)
31. 2043 and Later		(2,646)	0	(2,646)
32. Total (Lines 1 to 31)	40,426,178	413,361	0	40,839,539

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year .....	18,369,578	853,495	19,223,074	142,079,411	76,601,192	218,680,603	237,903,676
2. Realized capital gains/(losses) net of taxes - General Account .....	(3,190,339)	0	(3,190,339)	96,141,987	(1,301,208)	94,840,779	91,650,440
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....	0	0	0	0	0	0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....	1,286,172	0	1,286,172	146,339,828	18,955,694	165,295,522	166,581,694
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....	0	0	0	0	0	0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....	0	0	0	0	0	0	0
7. Basic contribution .....	5,072,872	62,375	5,135,246	0	227,870	227,870	5,363,117
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	21,538,283	915,870	22,454,153	384,561,226	94,483,548	479,044,774	501,498,927
9. Maximum reserve .....	24,310,109	231,677	24,541,785	204,229,475	86,361,681	290,591,156	315,132,942
10. Reserve objective .....	17,054,563	178,213	17,232,776	204,229,475	86,054,885	290,284,361	307,517,137
11. 20% of (Line 10 - Line 8) .....	(896,744)	(147,531)	(1,044,275)	(36,066,350)	(1,685,733)	(37,752,083)	(38,796,358)
12. Balance before transfers (Lines 8 + 11) .....	20,641,539	768,339	21,409,877	348,494,876	92,797,816	441,292,691	462,702,569
13. Transfers .....	536,662	(536,662)	0	0	0	0	XXX
14. Voluntary contribution .....	0		0	0	0	0	0
15. Adjustment down to maximum/up to zero .....	0		0	(144,265,401)	(6,436,137)	(150,701,538)	(150,701,538)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	21,178,201	231,677	21,409,877	204,229,475	86,361,679	290,591,153	312,001,031

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

Line Num- ber	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve		
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10	
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)	
LONG-TERM BONDS													
1.		Exempt Obligations .....	102,156,027	XXX	XXX	102,156,027	0.0000	0	0.0000	0	0.0000	0	
2.	1	Highest Quality .....	2,144,055,187	XXX	XXX	2,144,055,187	0.0004	857,622	0.0023	4,931,327	0.0030	6,432,166	
3.	2	High Quality .....	773,842,494	XXX	XXX	773,842,494	0.0019	1,470,301	0.0058	4,488,286	0.0090	6,964,582	
4.	3	Medium Quality .....	151,457,685	XXX	XXX	151,457,685	0.0093	1,408,556	0.0230	3,483,527	0.0340	5,149,561	
5.	4	Low Quality .....	37,261,037	XXX	XXX	37,261,037	0.0213	793,660	0.0530	1,974,835	0.0750	2,794,578	
6.	5	Lower Quality .....	8,852,274	XXX	XXX	8,852,274	0.0432	382,418	0.1100	973,750	0.1700	1,504,887	
7.	6	In or Near Default .....	2,375,394	XXX	XXX	2,375,394	0.0000	0	0.2000	475,079	0.2000	475,079	
8.		Total Unrated Multi-class Securities Acquired by Conversion .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0	
9.		Total Bonds (Sum of Lines 1 through 8)	3,220,000,098	XXX	XXX	3,220,000,098	XXX	4,912,558	XXX	16,326,804	XXX	23,320,852	
PREFERRED STOCK													
10.	1	Highest Quality .....	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0	
11.	2	High Quality .....	8,417,465	XXX	XXX	8,417,465	0.0019	15,993	0.0058	48,821	0.0090	75,757	
12.	3	Medium Quality .....	3,159,897	XXX	XXX	3,159,897	0.0093	29,387	0.0230	72,678	0.0340	107,436	
13.	4	Low Quality .....	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0	
14.	5	Lower Quality .....	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0	
15.	6	In or Near Default .....	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0	
16.		Affiliated Life with AVR .....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	11,577,362	XXX	XXX	11,577,362	XXX	45,380	XXX	121,499	XXX	183,194	
SHORT - TERM BONDS													
18.		Exempt Obligations .....	50,000	XXX	XXX	50,000	0.0000	0	0.0000	0	0.0000	0	
19.	1	Highest Quality .....	210,456,860	XXX	XXX	210,456,860	0.0004	84,183	0.0023	484,051	0.0030	631,371	
20.	2	High Quality .....	10,655,701	XXX	XXX	10,655,701	0.0019	20,246	0.0058	61,803	0.0090	95,901	
21.	3	Medium Quality .....	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0	
22.	4	Low Quality .....	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0	
23.	5	Lower Quality .....	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0	
24.	6	In or Near Default .....	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	221,162,561	XXX	XXX	221,162,561	XXX	104,429	XXX	545,854	XXX	727,272	

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

Line Num- ber	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded .....	(4,762,359)	XXX	XXX	(4,762,359)	0.0004	(1,905)	0.0023	(10,953)	0.0030	(14,287)
27.	1	Highest Quality .....	31,025,873	XXX	XXX	31,025,873	0.0004	12,410	0.0023	71,360	0.0030	93,078
28.	2	High Quality .....	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29.	3	Medium Quality .....	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30.	4	Low Quality .....	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31.	5	Lower Quality .....	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32.	6	In or Near Default .....	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33.		Total Derivative Instruments .....	26,263,514	XXX	XXX	26,263,514	XXX	10,505	XXX	60,406	XXX	78,791
34.		Total (Lines 9 + 17 + 25 + 33)	3,479,003,535	XXX	XXX	3,479,003,535	XXX	5,072,872	XXX	17,054,563	XXX	24,310,109
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages .....	0		XXX	0	0.0035	0	0.0100	0	0.0130	0
36.		Residential Mortgages - Insured or Guaranteed .....	0		XXX	0	0.0003	0	0.0006	0	0.0010	0
37.		Residential Mortgages - All Other .....	0		XXX	0	0.0013	0	0.0030	0	0.0040	0
38.		Commercial Mortgages - Insured or Guaranteed .....	0		XXX	0	0.0003	0	0.0006	0	0.0010	0
39.		Commercial Mortgages - All Other .....	17,680,280		XXX	17,680,280	0.0035	61,881	0.0100	176,803	0.0130	229,844
40.		In Good Standing With Restructured Terms .....	141,015		XXX	141,015	0.0035	494	0.0100	1,410	0.0130	1,833
Overdue, Not in Process:												
41.		Farm Mortgages .....	0		XXX	0	0.0420	0	0.0760	0	0.1200	0
42.		Residential Mortgages - Insured or Guaranteed .....	0		XXX	0	0.0005	0	0.0012	0	0.0020	0
43.		Residential Mortgages - All Other .....	0		XXX	0	0.0025	0	0.0058	0	0.0090	0
44.		Commercial Mortgages - Insured or Guaranteed .....	0		XXX	0	0.0005	0	0.0012	0	0.0020	0
45.		Commercial Mortgages - All Other .....	0		XXX	0	0.0420	0	0.0760	0	0.1200	0
In Process of Foreclosure:												
46.		Farm Mortgages .....	0		XXX	0	0.0000	0	0.1700	0	0.1700	0
47.		Residential Mortgages - Insured or Guaranteed .....	0		XXX	0	0.0000	0	0.0040	0	0.0040	0
48.		Residential Mortgages - All Other .....	0		XXX	0	0.0000	0	0.0130	0	0.0130	0
49.		Commercial Mortgages - Insured or Guaranteed .....	0		XXX	0	0.0000	0	0.0040	0	0.0040	0
50.		Commercial Mortgages - All Other .....	0		XXX	0	0.0000	0	0.1700	0	0.1700	0
51.		Total Schedule B Mortgages (Sum of Lines 35 through 50)	17,821,295	0	XXX	17,821,295	XXX	62,375	XXX	178,213	XXX	231,677
52.		Schedule DA Mortgages			XXX	0	0.0030	0	0.0100	0	0.0130	0
53.		Total Mortgage Loans on Real Estate (Lines 51 + 52)	17,821,295	0	XXX	17,821,295	XXX	62,375	XXX	178,213	XXX	231,677



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

Line Num- ber	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public .....	1,564,976,823	XXX	XXX	1,564,976,823	0.0000	.0	0.1305 (a)	204,229,475	0.1305 (a)	204,229,475
2.		Unaffiliated - Private .....	0	XXX	XXX	0	0.0000	.0	0.1600	0	0.1600	0
3.		Federal Home Loan Bank .....	0	XXX	XXX	0	0.0000	.0	0.0050	0	0.0080	0
4.		Affiliated - Life with AVR .....	2,095,468,623	XXX	XXX	2,095,468,623	0.0000	.0	0.0000	0	0.0000	0
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations .....	0			0	XXX		XXX		XXX	
6.		Fixed Income - Highest Quality .....	0			0	XXX		XXX		XXX	
7.		Fixed Income - High Quality .....	0			0	XXX		XXX		XXX	
8.		Fixed Income - Medium Quality .....	0			0	XXX		XXX		XXX	
9.		Fixed Income - Low Quality .....	0			0	XXX		XXX		XXX	
10.		Fixed Income - Lower Quality .....	0			0	XXX		XXX		XXX	
11.		Fixed Income - In/Near Default .....	0			0	XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public .....	0			0	0.0000	.0	0.1305 (a)	0	0.1305 (a)	0
13.		Unaffiliated Common Stock - Private .....	0			0	0.0000	.0	0.1600	0	0.1600	0
14.		Mortgage Loans .....	0			0	0.0030	.0	0.0100	0	0.0130	0
15.		Real Estate .....	0			0	0.0000 (b)	.0	0.0000 (b)	0	0.0000 (b)	0
16.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual) .....	0	XXX	XXX	0	0.0000	.0	0.1300	0	0.1300	0
17.		Affiliated - All Other .....	0	XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
18.		Total Common Stock (Sum of Lines 1 through 17)	3,660,445,446	0	0	3,660,445,446	XXX	0	XXX	204,229,475	XXX	204,229,475
REAL ESTATE												
19.		Home Office Property (General Account only) .....	27,273,642			27,273,642	0.0000	.0	0.0750	2,045,523	0.0750	2,045,523
20.		Investment Properties .....	3,268,776			3,268,776	0.0000	.0	0.0750	245,158	0.0750	245,158
21.		Properties Acquired in Satisfaction of Debt .....	0			0	0.0000	0	0.1100	0	0.1100	0
22.		Total Real Estate (Sum of Lines 19 through 21)	30,542,418	0	0	30,542,418	XXX	0	XXX	2,290,681	XXX	2,290,681
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
23.		Exempt Obligations .....	0	XXX	XXX	0	0.0000	.0	0.0000	0	0.0000	0
24.	1	Highest Quality .....	228,646,413	XXX	XXX	228,646,413	0.0004	91,459	0.0023	525,887	0.0030	685,939
25.	2	High Quality .....	0	XXX	XXX	0	0.0019	.0	0.0058	0	0.0090	0
26.	3	Medium Quality .....	0	XXX	XXX	0	0.0093	.0	0.0230	0	0.0340	0
27.	4	Low Quality .....	4,112,000	XXX	XXX	4,112,000	0.0213	87,586	0.0530	217,936	0.0750	308,400
28.	5	Lower Quality .....	0	XXX	XXX	0	0.0432	.0	0.1100	0	0.1700	0
29.	6	In or Near Default .....	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
30.		Total with Bond Characteristics (Sum of Lines 23 through 29)	232,758,413	XXX	XXX	232,758,413	XXX	179,044	XXX	743,823	XXX	994,339

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

Line Num- ber	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
31.	1	Highest Quality .....	7,934,965	XXX	XXX	7,934,965	0.0004	3,174	0.0023	18,250	0.0030	23,805
32.	2	High Quality .....	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
33.	3	Medium Quality .....	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
34.	4	Low Quality .....	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
35.	5	Lower Quality .....	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
36.	6	In or Near Default .....	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
37.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
38.		Total with Preferred Stock Characteristics (Sum of Lines 31 through 37)	7,934,965	XXX	XXX	7,934,965	XXX	3,174	XXX	18,250	XXX	23,805
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing:										
39.		Farm Mortgages .....	0		XXX	0	0.0030	0	0.0100	0	0.0130	0
40.		Residential Mortgages - Insured or Guaranteed .....	0		XXX	0	0.0003	0	0.0006	0	0.0010	0
41.		Residential Mortgages - All Other .....	0	XXX	XXX	0	0.0013	0	0.0030	0	0.0040	0
42.		Commercial Mortgages - Insured or Guaranteed .....	0		XXX	0	0.0003	0	0.0006	0	0.0010	0
43.		Commercial Mortgages - All Other .....	0		XXX	0	0.0030	0	0.0100	0	0.0130	0
44.		In Good Standing With Restructured Terms .....	0		XXX	0	0.0030	0	0.0100	0	0.0130	0
		Overdue, Not in Process:										
45.		Farm Mortgages .....	0		XXX	0	0.0420	0	0.0760	0	0.1200	0
46.		Residential Mortgages - Insured or Guaranteed .....	0		XXX	0	0.0005	0	0.0012	0	0.0020	0
47.		Residential Mortgages - All Other .....	0		XXX	0	0.0025	0	0.0058	0	0.0090	0
48.		Commercial Mortgages - Insured or Guaranteed .....	0		XXX	0	0.0005	0	0.0012	0	0.0020	0
49.		Commercial Mortgages - All Other .....	0		XXX	0	0.0420	0	0.0760	0	0.1200	0
		In Process of Foreclosure:										
50.		Farm Mortgages .....	0		XXX	0	0.0000	0	0.1700	0	0.1700	0
51.		Residential Mortgages - Insured or Guaranteed .....	0		XXX	0	0.0000	0	0.0040	0	0.0040	0
52.		Residential Mortgages - All Other .....	0		XXX	0	0.0000	0	0.0130	0	0.0130	0
53.		Commercial Mortgages - Insured or Guaranteed .....	0		XXX	0	0.0000	0	0.0040	0	0.0040	0
54.		Commercial Mortgages - All Other .....	0		XXX	0	0.0000	0	0.1700	0	0.1700	0
55.		Total with Mortgage Loan Characteristics (Sum of Lines 39 through 54)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

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

Line Num- ber	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
56.		Unaffiliated Public .....	0	XXX	XXX	0	0.0000	0	0.1305 (a)	0	0.1305 (a)	0
57.		Unaffiliated Private .....	172,561,032	XXX	XXX	172,561,032	0.0000	0	0.1600	27,609,765	0.1600	27,609,765
58.		Affiliated Life with AVR .....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
59.		Affiliated Certain Other (See SVO Purposes & Procedures Manual) .....	0	XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
60.		Affiliated Other - All Other .....	199,510,475	XXX	XXX	199,510,475	0.0000	0	0.1600	31,921,676	0.1600	31,921,676
61.		Total with Common Stock Characteristics (Sum of Lines 56 through 60)	372,071,507	XXX	XXX	372,071,507	XXX	0	XXX	59,531,441	XXX	59,531,441
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
62.		Home Office Property (General Account only) .....	0			0	0.0000	0	0.0750	0	0.0750	0
63.		Investment Properties .....	260,841,851			260,841,851	0.0000	0	0.0750	19,563,139	0.0750	19,563,139
64.		Properties Acquired in Satisfaction of Debt .....	0			0	0.0000	0	0.1100	0	0.1100	0
65.		Total with Real Estate Characteristics (Lines 62 through 64)	260,841,851	0	0	260,841,851	XXX	0	XXX	19,563,139	XXX	19,563,139
		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
66.		Guaranteed Federal Low Income Housing Tax Credit .....	0			0	0.0003	0	0.0006	0	0.0010	0
67.		Non-guaranteed Federal Low Income Housing Tax Credit .....	7,246,380			7,246,380	0.0063	45,652	0.0120	86,957	0.0190	137,681
68.		Guaranteed State Low Income Housing Tax Credit .....	0			0	0.0003	0	0.0006	0	0.0010	0
69.		Non-guaranteed State Low Income Housing Tax Credit .....	0			0	0.0063	0	0.0120	0	0.0190	0
70.		All Other Low Income Housing Tax Credit .....	0			0	0.0273	0	0.0600	0	0.0975	0
71.		Total LIHTC	7,246,380	0	0	7,246,380	XXX	45,652	XXX	86,957	XXX	137,681
		ALL OTHER INVESTMENTS										
72.		NAIC 1 Working Capital Finance Investments .....	0	XXX		0	0.0000	0	0.0037	0	0.0037	0
73.		NAIC 2 Working Capital Finance Investments .....	0	XXX		0	0.0000	0	0.0120	0	0.0120	0
74.		Other Invested Assets - Schedule BA .....	29,389,188	XXX		29,389,188	0.0000	0	0.1300	3,820,594	0.1300	3,820,594
75.		Other Short-Term Invested Assets - Schedule DA .....	0	XXX		0	0.0000	0	0.1300	0	0.1300	0
76.		Total All Other (Sum of Lines 72 + 73, 74 and 75) .....	29,389,188	XXX	0	29,389,188	XXX	0	XXX	3,820,594	XXX	3,820,594
77.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 30, 38, 55, 61, 65, 71 and 76)	910,242,304	0	0	910,242,304	XXX	227,870	XXX	83,764,204	XXX	84,071,000

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).  
(b) Determined using the same factors and breakdowns used for directly owned real estate.

### ASSET VALUATION RESERVE (Continued)

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

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

SCHEDULE F

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

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
42414682	1228032	CA	2013	4,000	2,378	0	Misrepresentation
45198565	1228031	CA	2013	10,000	5,307	0	Misrepresentation
46486027	1224894	CA	2013	25,284	18,152	0	Misrepresentation
47751447	1430494	CA	2013	71,725	8,890	0	No Contract
48408421	1178317	CA	2013	15,000	2,126	0	No Contract
80386240	1298575	CA	2013	10,000	5,421	0	Misrepresentation
80426068	1253216	CA	2013	15,000	826	0	No Contract
80447373	1207808	CA	2013	9,000	2,494	0	No Contract
80456114	0	CA		5,000	183	0	No Contract
80485787	1199048	CA	2013	20,000	313	0	No Contract
80498696	1403548	CA	2013	15,000	506	0	No Contract
80533140	1382113	CA	2013	10,000	53	0	No Contract
80499661	1524857	DC	2013	5,000	429	0	No Contract
48712169	1359510	FL	2013	10,000	780	0	No Contract
80558948	1322173	FL	2013	7,500	324	0	No Contract
80574015	1406788	FL	2013	25,000	203	0	No Contract
80631792	1472348	FL	2013	5,000	37	0	No Contract
10260132	1271112	IL	2013	4,100	3,294	0	Misrepresentation
47370218	1264940	IL	2013	10,000	462	0	No Contract
48528198	1264649	IL	2013	3,000	2,416	0	Misrepresentation
48614109	1371462	IL	2013	9,000	159	0	No Contract
48727797	1418794	IL	2013	20,000	287	0	No Contract
80448356	1229727	IL	2013	10,000	768	0	No Contract
80489430	1392276	IL	2013	10,000	1,071	0	No Contract
80502284	1531882	IL	2013	10,000	9,432	0	Misrepresentation
80512526	1465777	IL	2013	25,000	1,068	0	No Contract
80520012	1223603	IL	2013	4,000	422	0	No Contract
80538885	1473174	IL	2013	10,000	730	0	No Contract
80562786	1471018	IL	2013	5,000	442	0	No Contract
80586095	1382699	IL	2013	3,000	249	0	No Contract
80591959	1433470	IL	2013	6,000	301	0	No Contract
80597636	1369125	IL	2013	20,000	786	0	No Contract
46386779	1516197	IN	2013	5,157	3,689	0	Misrepresentation
48518645	1444607	IN	2013	10,000	1,963	0	No Contract
48523257	1466494	IN	2013	2,500	616	0	No Contract
80487681	1325514	IN	2013	2,500	497	0	No Contract
80525870	1230611	IN	2013	10,000	261	0	No Contract
80530047	1286214	IN	2013	4,000	410	0	No Contract
80544681	1361844	IN	2013	4,000	736	0	No Contract
48180392	1257679	KS	2013	25,000	2,823	0	No Contract
48446887	1259061	KY	2013	10,000	183	0	No Contract
48657825	1361096	KY	2013	5,000	205	0	No Contract
80567280	1278537	KY	2013	10,000	35	0	No Contract
10529967	1209729	LA	2013	5,110	5,749	0	Misrepresentation
47104410	1505852	LA	2013	5,000	241	0	No Contract
48684015	1490521	LA	2013	5,000	532	0	No Contract
72027819	1440234	LA	2013	10,000	6,475	0	Misrepresentation
80482628	1285192	LA	2013	10,000	96	0	No Contract
80508247	1370064	LA	2013	10,000	755	0	No Contract
80510448	1278541	LA	2013	10,000	841	0	No Contract
44850942	1294026	MD	2013	10,000	6,422	0	Misrepresentation
80437450	1199813	MD	2013	20,000	729	0	No Contract
80580888	1272171	MD	2013	3,000	160	0	No Contract
43519025	1180049	MI	2013	14,992	5,193	0	Misrepresentation
80512911	1516730	MI	2013	10,000	1,095	0	No Contract
80512912	1282188	MI	2013	4,000	544	0	No Contract
80553261	1505851	MI	2013	2,500	541	0	No Contract
80593533	1304858	MI	2013	10,000	22	0	No Contract
80465224	1398150	MN	2013	25,000	1,309	0	No Contract
80198446	1307605	MO	2013	10,000	6,480	0	Misrepresentation
80244701	1307606	MO	2013	10,000	6,480	0	Misrepresentation
80591226	1313284	MO	2013	15,000	34	0	No Contract
43558678	1307674	NC	2013	5,472	4,071	0	Misrepresentation
80490556	1361674	NC	2013	5,000	557	0	No Contract
80494715	1400877	NC	2013	3,000	1,086	0	No Contract
80501518	1484291	NC	2013	3,000	931	0	No Contract
80528742	1365937	NC	2013	5,000	583	0	No Contract
80538744	1322304	NC	2013	2,500	317	0	No Contract
80543253	1262013	NC	2013	10,000	368	0	No Contract
48481329	1405998	OH	2013	10,000	650	0	No Contract
48494757	1304842	OH	2013	10,000	1,721	0	No Contract
48516375	1301836	OH	2013	4,301	960	0	No Contract
48665598	1471580	OH	2013	5,000	437	0	No Contract
48791427	1418801	OH	2013	4,087	200	0	No Contract
80414162	1248866	OH	2013	5,000	2,108	0	Misrepresentation
80423615	1407803	OH	2013	5,000	589	0	No Contract
80448449	1295388	OH	2013	30,000	1,823	0	No Contract
80470339	1294640	OH	2013	3,244	575	0	No Contract
80472275	1211134	OH	2013	7,500	1,047	0	No Contract
80490710	1433350	OH	2013	5,000	931	0	No Contract
80491390	1276200	OH	2013	5,000	427	0	No Contract
80520619	1545596	OH	2013	35,000	1,069	0	No Contract
80525825	1242612	OH	2013	7,500	782	0	No Contract
80551934	1405293	OH	2013	5,000	1,581	0	No Contract
80561437	1262015	OH	2013	10,000	183	0	No Contract
80575627	1417383	OH	2013	5,000	117	0	No Contract
48515184	1265446	PA	2013	10,000	2,176	0	No Contract
48613243	1531915	PA	2013	10,000	783	0	No Contract
48777389	1455473	PA	2013	10,000	526	0	No Contract

SCHEDULE F

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

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
48781880 .....	1351475 .....	PA .....	2013 .....	8,751 .....	245 .....	0 .....	No Contract .....
80478876 .....	1469291 .....	PA .....	2013 .....	5,000 .....	1,453 .....	0 .....	No Contract .....
80483821 .....	1326809 .....	PA .....	2013 .....	5,000 .....	247 .....	0 .....	No Contract .....
80528606 .....	1482987 .....	PA .....	2013 .....	5,000 .....	828 .....	0 .....	No Contract .....
80566302 .....	1226259 .....	PA .....	2013 .....	4,000 .....	95 .....	0 .....	No Contract .....
80571850 .....	1507953 .....	PA .....	2013 .....	20,000 .....	1,249 .....	0 .....	No Contract .....
80572302 .....	1343715 .....	PA .....	2013 .....	15,000 .....	175 .....	0 .....	No Contract .....
80591560 .....	1407591 .....	PA .....	2013 .....	5,000 .....	35 .....	0 .....	No Contract .....
80598312 .....	1369909 .....	PA .....	2013 .....	10,000 .....	152 .....	0 .....	No Contract .....
80613057 .....	1426181 .....	PA .....	2013 .....	5,000 .....	88 .....	0 .....	No Contract .....
80458955 .....	1293915 .....	SC .....	2013 .....	10,000 .....	853 .....	0 .....	No Contract .....
80508822 .....	1353694 .....	SC .....	2013 .....	10,000 .....	894 .....	0 .....	No Contract .....
80613477 .....	1459393 .....	SC .....	2013 .....	4,000 .....	153 .....	0 .....	No Contract .....
80465949 .....	1452467 .....	TN .....	2013 .....	50,000 .....	838 .....	0 .....	No Contract .....
48546654 .....	1426186 .....	TX .....	2013 .....	10,000 .....	1,390 .....	0 .....	No Contract .....
48654817 .....	1475029 .....	TX .....	2013 .....	5,000 .....	553 .....	0 .....	No Contract .....
80530602 .....	1270958 .....	TX .....	2013 .....	15,000 .....	424 .....	0 .....	No Contract .....
80580335 .....	1350496 .....	TX .....	2013 .....	10,000 .....	233 .....	0 .....	No Contract .....
80487478 .....	1492559 .....	WI .....	2013 .....	10,000 .....	563 .....	0 .....	No Contract .....
80554928 .....	1223690 .....	WI .....	2013 .....	10,000 .....	427 .....	0 .....	No Contract .....
48678507 .....	1485620 .....	WV .....	2013 .....	2,500 .....	103 .....	0 .....	No Contract .....
0199999. Death Claims - Ordinary				1,129,222	163,021	0	XXX
0599999. Death Claims - Disposed Of				1,129,222	163,021	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				0	0	0	XXX
48308097 .....	01188565 .....	LA .....	2012 .....	0 .....	160 .....	0 .....	Unsound Health and Misrepresentation .....
80559178 .....	1339668 .....	NC .....	2013 .....	0 .....	12 .....	0 .....	Unsound Health and Misrepresentation .....
80173613 .....	01295591 .....	OH .....	2013 .....	0 .....	99 .....	0 .....	Unsound Health and Misrepresentation .....
1199999. Disability Benefits Claims - Ordinary				0	271	0	XXX
1599999. Disability Benefits Claims - Disposed Of				0	271	0	XXX
2099999. Matured Endowments Claims - Disposed Of				0	0	0	XXX
2599999. Annuities with Life Contingency Claims - Disposed Of				0	0	0	XXX
2699999. Claims Disposed of During Current Year				1,129,222	163,292	0	XXX
3199999. Death Claims - Resisted				0	0	0	XXX
3699999. Additional Accidental Death Benefits Claims - Resisted				0	0	0	XXX
4199999. Disability Benefits Claims - Resisted				0	0	0	XXX
4699999. Matured Endowments Claims - Resisted				0	0	0	XXX
5199999. Annuities with Life Contingencies Claims - Resisted				0	0	0	XXX
5299999. Claims Resisted During Current Year				0	0	0	XXX
5399999 - Totals				1,129,222	163,292	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written .....	25,221,287	XXX		XXX		XXX		XXX		XXX	25,221,287	XXX		XXX		XXX		XXX
2. Premiums earned .....	25,221,287	XXX		XXX		XXX		XXX		XXX	25,221,287	XXX		XXX		XXX		XXX
3. Incurred claims .....	15,690,788	62.2	0	0.0	0	0.0	0	0.0	0	0.0	15,683,710	62.2	3,588	0.0	3,490	0.0	0	0.0
4. Cost containment expenses .....	642,593	2.5		0.0		0.0		0.0		0.0	642,593	2.5		0.0		0.0		0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4) .....	16,333,381	64.8	0	0.0	0	0.0	0	0.0	0	0.0	16,326,303	64.7	3,588	0.0	3,490	0.0	0	0.0
6. Increase in contract reserves .....	5,585,229	22.1	0	0.0	0	0.0	0	0.0	0	0.0	5,586,811	22.2	0	0.0	(155)	0.0	(1,427)	0.0
7. Commissions (a) .....	2,347,197	9.3		0.0		0.0		0.0		0.0	2,347,197	9.3		0.0		0.0		0.0
8. Other general insurance expenses .....	13,076,473	51.8		0.0		0.0		0.0		0.0	13,076,473	51.8		0.0		0.0		0.0
9. Taxes, licenses and fees .....	1,150,491	4.6		0.0		0.0		0.0		0.0	1,150,491	4.6		0.0		0.0		0.0
10. Total other expenses incurred .....	16,574,161	65.7	0	0.0	0	0.0	0	0.0	0	0.0	16,574,161	65.7	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds .....	(13,271,484)	(52.6)	0	0.0	0	0.0	0	0.0	0	0.0	(13,265,988)	(52.6)	(3,588)	0.0	(3,335)	0.0	1,427	0.0
13. Dividends or refunds .....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds .....	(13,271,484)	(52.6)	0	0.0	0	0.0	0	0.0	0	0.0	(13,265,988)	(52.6)	(3,588)	0.0	(3,335)	0.0	1,427	0.0
DETAILS OF WRITE-INS																		
1101. ....																		
1102. ....																		
1103. ....																		
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)**

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
<b>PART 2. - RESERVES AND LIABILITIES</b>									
A. Premium Reserves:									
1. Unearned premiums .....	2,284,615					2,284,560		18	37
2. Advance premiums .....	92,740					92,643		19	78
3. Reserve for rate credits .....	0								
4. Total premium reserves, current year .....	2,377,355	0	0	0	0	2,377,203	0	37	115
5. Total premium reserves, prior year .....	2,322,770	0	0	0	0	2,322,610	0	44	116
6. Increase in total premium reserves .....	54,585	0	0	0	0	54,593	0	(7)	(1)
B. Contract Reserves:									
1. Additional reserves (a) .....	191,441,913					191,438,411		662	2,840
2. Reserve for future contingent benefits .....	0								
3. Total contract reserves, current year .....	191,441,913	0	0	0	0	191,438,411	0	662	2,840
4. Total contract reserves, prior year .....	185,856,684	0	0	0	0	185,851,600	0	817	4,267
5. Increase in contract reserves .....	5,585,229	0	0	0	0	5,586,811	0	(155)	(1,427)
C. Claim Reserves and Liabilities:									
1. Total current year .....	31,096,949	0	0	0	0	31,096,679	51	219	0
2. Total prior year .....	33,143,384	0	0	0	0	33,142,992	63	329	0
3. Increase .....	(2,046,435)	0	0	0	0	(2,046,313)	(12)	(110)	0

<b>PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year .....	9,526,069					9,518,869	3,600	3,600	
1.2 On claims incurred during current year .....	8,211,154					8,211,154			
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year .....	26,079,965					26,079,965			
2.2 On claims incurred during current year .....	5,016,984					5,016,714	51	219	
3. Test:									
3.1 Lines 1.1 and 2.1 .....	35,606,034	0	0	0	0	35,598,834	3,600	3,600	0
3.2 Claim reserves and liabilities, December 31, prior year .....	33,143,384	0	0	0	0	33,142,992	63	329	0
3.3 Line 3.1 minus Line 3.2 .....	2,462,650	0	0	0	0	2,455,842	3,537	3,271	0

<b>PART 4. - REINSURANCE</b>									
A. Reinsurance Assumed:									
1. Premiums written .....	0								
2. Premiums earned .....	0								
3. Incurred claims .....	0								
4. Commissions .....	0	0	0						
B. Reinsurance Ceded:									
1. Premiums written .....	4,655,266					4,655,266			
2. Premiums earned .....	4,655,266					4,655,266			
3. Incurred claims .....	1,914,107					1,914,107			
4. Commissions .....	248,213	0	0			248,213			

(a) Includes \$ ..... premium deficiency reserve.



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims .....			17,604,895	17,604,895
2. Beginning Claim Reserves and Liabilities .....			36,522,401	36,522,401
3. Ending Claim Reserves and Liabilities .....			34,059,214	34,059,214
4. Claims Paid	0	0	20,068,082	20,068,082
B. Assumed Reinsurance:				
5. Incurred Claims.....				0
6. Beginning Claim Reserves and Liabilities .....				0
7. Ending Claim Reserves and Liabilities .....				0
8. Claims Paid	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred Claims.....			1,914,107	1,914,107
10. Beginning Claim Reserves and Liabilities .....			3,550,207	3,550,207
11. Ending Claim Reserves and Liabilities .....			3,055,551	3,055,551
12. Claims Paid	0	0	2,408,763	2,408,763
D. Net:				
13. Incurred Claims.....	0	0	15,690,788	15,690,788
14. Beginning Claim Reserves and Liabilities .....	0	0	32,972,194	32,972,194
15. Ending Claim Reserves and Liabilities .....	0	0	31,003,663	31,003,663
16. Claims Paid	0	0	17,659,319	17,659,319
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses .....			16,333,381	16,333,381
18. Beginning Reserves and Liabilities .....			32,972,194	32,972,194
19. Ending Reserves and Liabilities .....			31,003,663	31,003,663
20. Paid Claims and Cost Containment Expenses	0	0	18,301,912	18,301,912

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
65242	35-0457540	01/01/2006	Lafayette Life Insurance Company	IN	YRT/I	185,434,912	1,243,468	1,343,208	71,566		
74780	86-0214103	12/31/2002	Integrity Life Insurance Co.	Louisville, KY	MCO/I	171,964,018		2,566,613	11,159,660	823,548,843	
0299999. General Account - U.S. Affiliates - Other						357,398,930	1,243,468	3,909,821	11,231,226	823,548,843	0
0399999. Total General Account - U.S. Affiliates						357,398,930	1,243,468	3,909,821	11,231,226	823,548,843	0
0699999. Total General Account - Non-U.S. Affiliates						0	0	0	0	0	0
0799999. Total General Account - Affiliates						357,398,930	1,243,468	3,909,821	11,231,226	823,548,843	0
93572	43-1235868	12/31/1997	RGA Reinsurance Co.	Saint Louis, MO	CO/I	85,702,629	11,388,847		259,677		
0899999. General Account - U.S. Non-Affiliates						85,702,629	11,388,847	0	259,677	0	0
1099999. Total General Account - Non-Affiliates						85,702,629	11,388,847	0	259,677	0	0
1199999. Total General Account						443,101,559	12,632,315	3,909,821	11,490,903	823,548,843	0
1499999. Total Separate Accounts - U.S. Affiliates						0	0	0	0	0	0
1799999. Total Separate Accounts - Non-U.S. Affiliates						0	0	0	0	0	0
1899999. Total Separate Accounts - Affiliates						0	0	0	0	0	0
2199999. Total Separate Accounts - Non-Affiliates						0	0	0	0	0	0
2299999. Total Separate Accounts						0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)						443,101,559	12,632,315	3,909,821	11,490,903	823,548,843	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						0	0	0	0	0	0
9999999 - Totals						443,101,559	12,632,315	3,909,821	11,490,903	823,548,843	0

## ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

## SCHEDULE S - PART 1 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Premiums	8 Unearned Premiums	9 Reserve Liability Other Than for Unearned Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
NONE											
9999999 - Totals											

## ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

## SCHEDULE S - PART 2

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8	9		11	12		
							Current Year	Prior Year		Current Year	Prior Year		
99937	31-1191427	07/01/1996	Columbus Life Ins Co	OH	OTH/I	1,764,714,438	608,071,559	620,772,720					
0299999. General Account - Authorized U.S. Affiliates - Other						1,764,714,438	608,071,559	620,772,720	0	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates						1,764,714,438	608,071,559	620,772,720	0	0	0	0	0
60895	35-0145825	01/01/1998	American United Life Insurance Co.	IN	YRT/I	75,000							
80659	38-0397420	08/01/2008	Canada Life	MI	YRT/I	20,337,911	12,522		17,850				
62308	06-0303370	01/01/1997	Connecticut General Life	CT	YRT/I	1,318,087	12,432	12,842	19,914				
86258	13-2572994	08/01/1997	General & Cologne	CT	YRT/I	1,558,333	26,600	29,672	13,896				
88340	59-2859797	12/01/1999	Hannover Life Reinsurance Co.	FL	YRT/I	11,928,757	54,618	57,828	67,724				
66346	58-0828824	01/01/1986	Munich American Reassurance Co.	GA	YRT/I	1,693,220	8,210	7,765	13,823				
93572	43-1235868	01/01/1982	RGA Reinsurance Co.	MO	YRT/I	141,813,425	682,280	674,890	728,382				
82627	06-0839705	08/01/2003	Swiss Re America	NY	YRT/I	85,003,757	340,385	351,814	368,856				
65676	35-0472300	01/01/1960	Lincoln National Life Insurance Co.	IN	CO/I	1,897,545	1,554,436	1,549,153					
62308	06-0303370	01/01/1960	Connecticut General Life	IN	CO/I	870,644	726,573	726,573					
0599999. General Account - Authorized Non-U.S. Affiliates - Other						266,496,679	3,418,055	3,410,537	1,230,445	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates						266,496,679	3,418,055	3,410,537	1,230,445	0	0	0	0
0799999. Total General Account - Authorized Affiliates						2,031,211,117	611,489,614	624,183,257	1,230,445	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates						0	0	0	0	0	0	0	0
1199999. Total General Account Authorized						2,031,211,117	611,489,614	624,183,257	1,230,445	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates						0	0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates						0	0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates						0	0	0	0	0	0	0	0
00000	AA-1580095	08/01/2008	TOA Reinsurance Company	JPN	YRT/I	9,044,001	5,278	3,672	5,278				
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates						9,044,001	5,278	3,672	5,278	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates						9,044,001	5,278	3,672	5,278	0	0	0	0
2299999. Total General Account Unauthorized						9,044,001	5,278	3,672	5,278	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates						0	0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates						0	0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates						0	0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates						0	0	0	0	0	0	0	0
3399999. Total General Account Certified						0	0	0	0	0	0	0	0
3499999. Total General Account Authorized, Unauthorized and Certified						2,040,255,118	611,494,892	624,186,929	1,235,722	0	0	0	0
3799999. Total Separate Accounts - Authorized U.S. Affiliates						0	0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates						0	0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates						0	0	0	0	0	0	0	0
4499999. Total Separate Accounts - Authorized Non-Affiliates						0	0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized						0	0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates						0	0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates						0	0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates						0	0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates						0	0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized						0	0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates						0	0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates						0	0	0	0	0	0	0	0
6399999. Total Separate Accounts - Certified Affiliates						0	0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates						0	0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified						0	0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified						0	0	0	0	0	0	0	0
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)						1,764,714,438	608,071,559	620,772,720	0	0	0	0	0
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)						275,540,680	3,423,333	3,414,209	1,235,722	0	0	0	0
9999999 - Totals						2,040,255,118	611,494,892	624,186,929	1,235,722	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4  Name of Company	5 Domiciliary Jurisdiction	6 Type	7 Premiums	8 Unearned Premiums (Estimated)	9 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		
99937	31-1191427	07/01/1986	Columbus Life Insurance Co.	OH	OTH/I		14,354	2,321,389				
0299999. General Account - Authorized U.S. Affiliates - Other						0	14,354	2,321,389	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates						0	14,354	2,321,389	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates						0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates						0	14,354	2,321,389	0	0	0	0
71412	47-0246511	07/01/2001	Mutual of Omaha	NE	CO/I	2,463,983		16,731,956				
65676	35-0472300	11/01/2001	Lincoln National Life Insurance Co.	IN	CO/I	3,214		1,645				
86258	13-2572994	10/01/2009	Gen Re	CT	CO/I	1,575,639		3,072,479				
0899999. General Account - Authorized U.S. Non-Affiliates						4,042,836	0	19,806,080	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates						4,042,836	0	19,806,080	0	0	0	0
1199999. Total General Account Authorized						4,042,836	14,354	22,127,469	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates						0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates						0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates						0	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates						0	0	0	0	0	0	0
2299999. Total General Account Unauthorized						0	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates						0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates						0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates						0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates						0	0	0	0	0	0	0
3399999. Total General Account Certified						0	0	0	0	0	0	0
3499999. Total General Account Authorized, Unauthorized and Certified						4,042,836	14,354	22,127,469	0	0	0	0
3799999. Total Separate Accounts - Authorized U.S. Affiliates						0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates						0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates						0	0	0	0	0	0	0
4499999. Total Separate Accounts - Authorized Non-Affiliates						0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized						0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates						0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates						0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates						0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates						0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized						0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates						0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates						0	0	0	0	0	0	0
6399999. Total Separate Accounts - Certified Affiliates						0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates						0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified						0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified						0	0	0	0	0	0	0
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)						4,042,836	14,354	22,127,469	0	0	0	0
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)						0	0	0	0	0	0	0
9999999 - Totals						4,042,836	14,354	22,127,469	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0799999. Total General Account - Life and Annuity Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1099999. Total General Account - Life and Annuity Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1199999. Total General Account Life and Annuity				0	0	0	0	0	XXX	0	0	0	0	0
1499999. Total General Account - Accident and Health U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1799999. Total General Account - Accident and Health Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1899999. Total General Account - Accident and Health Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
...00000 ...AA-1580095 ...08/01/2008 ...TOA Reinsurance Company .....				5,278	268		5,546	20,000						5,546
1999999. General Account - Accident and Health U.S. Non-Affiliates				5,278	268	0	5,546	20,000	XXX	0	0	0	0	5,546
2199999. Total General Account - Accident and Health Non-Affiliates				5,278	268	0	5,546	20,000	XXX	0	0	0	0	5,546
2299999. Total General Account Accident and Health				5,278	268	0	5,546	20,000	XXX	0	0	0	0	5,546
2399999. Total General Account				5,278	268	0	5,546	20,000	XXX	0	0	0	0	5,546
2699999. Total Separate Accounts - U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2999999. Total Separate Accounts - Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3099999. Total Separate Accounts - Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3399999. Total Separate Accounts - Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3499999. Total Separate Accounts				0	0	0	0	0	XXX	0	0	0	0	0
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				5,278	268	0	5,546	20,000	XXX	0	0	0	0	5,546
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				0	0	0	0	0	XXX	0	0	0	0	0
9999999 - Totals				5,278	268	0	5,546	20,000	XXX	0	0	0	0	5,546

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
	.....	1.....	026009674 .....	Sumitomo Mitsui Banking Corporation .....	.....20,000

Schedule S - Part 5  
**N O N E**

Schedule S - Part 5 - Bank Footnote  
**N O N E**



**SCHEDULE S - PART 6**  
Five Year Exhibit of Reinsurance Ceded Business  
(000 OMITTED)

	1 2013	2 2012	3 2011	4 2010	5 2009
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts .....	5,279	5,310	5,648	5,884	5,981
2. Commissions and reinsurance expense allowances .....	248	272	298	332	392
3. Contract claims .....	2,582	3,691	2,910	2,991	2,682
4. Surrender benefits and withdrawals for life contracts .....			0	0	0
5. Dividends to policyholders .....			0	0	0
6. Reserve adjustments on reinsurance ceded .....	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts .....	(10,656)	(13,671)	(13,952)	(30,405)	(31,123)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	435	433	431	541	467
9. Aggregate reserves for life and accident and health contracts .....	633,637	644,293	657,964	658,914	683,508
10. Liability for deposit-type contracts .....	29,559	30,277	31,670	32,004	32,687
11. Contract claims unpaid .....	1,282	1,586	1,611	1,585	1,397
12. Amounts recoverable on reinsurance .....	93	316	150	320	584
13. Experience rating refunds due or unpaid .....			0	0	0
14. Policyholders' dividends (not included in Line 10) .....			0	0	0
15. Commissions and reinsurance expense allowances due .....			0	0	0
16. Unauthorized reinsurance offset .....	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers .....			XXX	XXX	XXX
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F) .....	0	0	0	0	0
19. Letters of credit (L) .....	20	5	5	1	0
20. Trust agreements (T) .....	0	0	0	0	0
21. Other (O) .....	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust .....			XXX	XXX	XXX
23. Funds deposited by and withheld from (F) .....			XXX	XXX	XXX
24. Letters of credit (L) .....			XXX	XXX	XXX
25. Trust agreements (T) .....			XXX	XXX	XXX
26. Other (O) .....			XXX	XXX	XXX

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	8,312,860,604		8,312,860,604
2. Reinsurance (Line 16) .....	16,698,855	(16,698,855)	0
3. Premiums and considerations (Line 15) .....	53,075,585	435,480	53,511,065
4. Net credit for ceded reinsurance .....	XXX	621,297,522	621,297,522
5. All other admitted assets (balance) .....	72,117,700		72,117,700
6. Total assets excluding Separate Accounts (Line 26) .....	8,454,752,744	605,034,147	9,059,786,891
7. Separate Account assets (Line 27) .....	950,529,683		950,529,683
8. Total assets (Line 28)	9,405,282,427	605,034,147	10,010,316,574
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	2,870,735,391	603,751,961	3,474,487,352
10. Liability for deposit-type contracts (Line 3) .....	243,597,997		243,597,997
11. Claim reserves (Line 4) .....	70,762,481	1,282,186	72,044,667
12. Policyholder dividends/reserves (Lines 5 through 7) .....	41,418,364		41,418,364
13. Premium & annuity considerations received in advance (Line 8) .....	5,235,652		5,235,652
14. Other contract liabilities (Line 9) .....	45,355,275		45,355,275
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) .....	0		0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) .....	0		0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) .....			0
19. All other liabilities (balance) .....	966,636,681		966,636,681
20. Total liabilities excluding Separate Accounts (Line 26) .....	4,243,741,841	605,034,147	4,848,775,988
21. Separate Account liabilities (Line 27) .....	950,529,683		950,529,683
22. Total liabilities (Line 28) .....	5,194,271,524	605,034,147	5,799,305,671
23. Capital & surplus (Line 38) .....	4,211,010,903	XXX	4,211,010,903
24. Total liabilities, capital & surplus (Line 39)	9,405,282,427	605,034,147	10,010,316,574
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	603,751,961		
26. Claim reserves .....	1,282,186		
27. Policyholder dividends/reserves .....	0		
28. Premium & annuity considerations received in advance .....	0		
29. Liability for deposit-type contracts .....	0		
30. Other contract liabilities .....	0		
31. Reinsurance ceded assets .....	16,698,855		
32. Other ceded reinsurance recoverables .....	0		
33. Total ceded reinsurance recoverables .....	621,733,002		
34. Premiums and considerations .....	435,480		
35. Reinsurance in unauthorized companies .....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers .....	0		
37. Reinsurance with Certified Reinsurers .....	0		
38. Funds held under reinsurance treaties with Certified Reinsurers .....	0		
39. Other ceded reinsurance payables/offsets .....	0		
40. Total ceded reinsurance payable/offsets .....	435,480		
41. Total net credit for ceded reinsurance	621,297,522		

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

Allocated by States and Territories

			Direct Business Only					
			1	2	3	4	5	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1.	Alabama .....	AL	237,402	.0			.0	237,402
2.	Alaska .....	AK	106,943	.0			.0	106,943
3.	Arizona .....	AZ	1,202,742	.0			.0	1,202,742
4.	Arkansas .....	AR	151,457	.0			.0	151,457
5.	California .....	CA	10,242,476	(71)			.0	10,242,405
6.	Colorado .....	CO	205,760	.0			.0	205,760
7.	Connecticut .....	CT	53,256	.0			.0	53,256
8.	Delaware .....	DE	49,428	.0			.0	49,428
9.	District of Columbia .....	DC	250,956	.0			.0	250,956
10.	Florida .....	FL	8,935,865	(79)			.0	8,935,786
11.	Georgia .....	GA	1,314,843	.0			.0	1,314,843
12.	Hawaii .....	HI	30,322	.0			.0	30,322
13.	Idaho .....	ID	18,728	.0			.0	18,728
14.	Illinois .....	IL	22,055,343	2,600	260		.0	22,058,203
15.	Indiana .....	IN	16,128,065	.0	1,463		.0	16,129,528
16.	Iowa .....	IA	218,352	.0			.0	218,352
17.	Kansas .....	KS	866,587	1,000			.0	867,587
18.	Kentucky .....	KY	6,075,974	500	715		.0	6,077,189
19.	Louisiana .....	LA	7,078,989	.0	812		.0	7,079,801
20.	Maine .....	ME	7,030	.0			.0	7,030
21.	Maryland .....	MD	2,620,332	.0			.0	2,620,332
22.	Massachusetts .....	MA	61,130	.0			.0	61,130
23.	Michigan .....	MI	7,434,490	3,971			.0	7,438,461
24.	Minnesota .....	MN	1,417,342	.0			.0	1,417,342
25.	Mississippi .....	MS	160,510	.0			.0	160,510
26.	Missouri .....	MO	5,102,747	240			.0	5,102,987
27.	Montana .....	MT	16,671	.0			.0	16,671
28.	Nebraska .....	NE	22,982	.0			.0	22,982
29.	Nevada .....	NV	194,665	.0			.0	194,665
30.	New Hampshire .....	NH	11,692	.0			.0	11,692
31.	New Jersey .....	NJ	126,877	.0			.0	126,877
32.	New Mexico .....	NM	43,328	.0			.0	43,328
33.	New York .....	NY	168,459	.0			.0	168,459
34.	North Carolina .....	NC	18,304,491	6,000			.0	18,310,491
35.	North Dakota .....	ND	3,597	.0			.0	3,597
36.	Ohio .....	OH	54,699,336	19,294			.0	54,718,630
37.	Oklahoma .....	OK	164,734	.0			.0	164,734
38.	Oregon .....	OR	92,597	.0			.0	92,597
39.	Pennsylvania .....	PA	10,994,522	2,100			.0	10,996,622
40.	Rhode Island .....	RI	10,665	.0			.0	10,665
41.	South Carolina .....	SC	1,467,119	500			.0	1,467,619
42.	South Dakota .....	SD	16,367	.0			.0	16,367
43.	Tennessee .....	TN	1,780,117	.0			.0	1,780,117
44.	Texas .....	TX	6,024,960	2,200			.0	6,027,160
45.	Utah .....	UT	42,020	.0			.0	42,020
46.	Vermont .....	VT	3,981	.0			.0	3,981
47.	Virginia .....	VA	717,857	.0			.0	717,857
48.	Washington .....	WA	163,260	.0			.0	163,260
49.	West Virginia .....	WV	4,891,682	.0			.0	4,891,682
50.	Wisconsin .....	WI	1,971,470	.0			.0	1,971,470
51.	Wyoming .....	WY	16,041	.0			.0	16,041
52.	American Samoa .....	AS	49	.0			.0	49
53.	Guam .....	GU	560	.0			.0	560
54.	Puerto Rico .....	PR	15,753	.0			.0	15,753
55.	U.S. Virgin Islands .....	VI	1,164	.0			.0	1,164
56.	Northern Mariana Islands .....	MP	.0	.0			.0	.0
57.	Canada .....	CAN	304	.0			.0	304
58.	Aggregate Other Alien .....	OT	138,520	.0			.0	138,520
59.	Total		194,132,909	38,255	3,250	0	0	194,174,414

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0836	Western-Southern Group	00000	45-5458388				2758 South Main SPE, LLC	NC	DS	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-1594103				506 Phelps Hldings, LLC	OH	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5439068				Belle Housing Investor Holdings, Inc.	NC	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	04-3226492				Boston Cap Corp Tax Credit Fund III	MA	DS	The Western and Southern Life Ins Co	Ownership	13.340	WS Mutual Holding Co	
0836	Western-Southern Group	00000	04-3514962				Boston Cap Corp Tax Credit Fund XVI	MA	DS	Columbus Life Insurance Co	Ownership	37.750	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-2678623				Boston Cap Intermediate Term Income Fund	MA	DS	Western-Southern Life Assurance Co	Ownership	33.300	WS Mutual Holding Co	
							Boston Capital Afford Housing Morg Fund LLC	MA	DS	Western-Southern Life Assurance Co	Ownership	14.360	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-2485167				BY Apartment Investor Holding, LLC	MD	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5458332				Canal Senate Apartments LLC	IN	DS	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	35-2431972				Carmel Holdings, LLC	IN	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8819502				Carmel Hotel LLC	IN	DS	Carmel Holdings, LLC	Ownership	36.260	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-5862349				Carthage Senior Housing Ltd	OH	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1449186				Centerline Corporate Partners XXI LP	NY	DS	Western-Southern Life Assurance Co	Ownership	17.320	WS Mutual Holding Co	
0836	Western-Southern Group	00000	03-0464760				Centerline Corporate Partners XXV LP	NY	DS	Western-Southern Life Assurance Co	Ownership	11.380	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-0317564				Centreport Partners LP	TX	DS	The Western and Southern Life Ins Co	Ownership	25.250	WS Mutual Holding Co	
0836	Western-Southern Group	00000	75-2808126				Cincinnati Analyst Inc	OH	DS	Columbus Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	23-1691523				Cincinnati New Markets Fund LLC	OH	DS	The Western and Southern Life Ins Co	Ownership	14.660	WS Mutual Holding Co	
0836	Western-Southern Group	00000	61-1454115				Cintrifuse Early Stage Capital Fund I LLC	OH	DS	The Western and Southern Life Ins Co	Ownership	10.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	30-0755589				Cleveland East Hotel LLC	OH	DS	WS CEH LLC	Ownership	37.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-0434449				Columbus Life Insurance Co	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	99937	31-1191427				Cranberry NP Hotel Company LLC	PA	DS	NP Cranberry Hotel Holdings, LLC	Ownership	72.520	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-2524597				Dallas City Investor Holdings, LLC	TX	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-3421289				Day Hill Road Land LLC	CT	DS	W&S Real Estate Holdings LLC	Ownership	74.000	WS Mutual Holding Co	
							Decheng Capital China Life Sciences Fund I							
0836	Western-Southern Group	00000	98-1027109				Dublin Hotel LLC	CYM	DS	The Western and Southern Life Ins Co	Ownership	7.500	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1498142					OH	DS	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
							Western & Southern Investment Holdings LLC							
0836	Western-Southern Group	00000	31-1779165				Eagle Realty Group, LLC	OH	DS	LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	DS	Western-Southern Life Assurance Co	Ownership	39.520	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	CYM	DS	Integrity Life Insurance Co	Ownership	14.860	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	DS	National Integrity Life Insurance Co	Ownership	24.770	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	NIA	Lafayette Life Insurance Company	Ownership	19.820	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5350091				Flat Apts. Investor Holdings, LLC	IN	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	52-2206041				Fort Washington PE Invest II LP	OH	DS	The Western and Southern Life Ins Co	Ownership	89.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	16-1648796				Fort Washington PE Invest IV LP	OH	DS	The Western and Southern Life Ins Co	Ownership	36.900	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-4568842				Fort Washington PE Invest V LP	OH	DS	The Western and Southern Life Ins Co	Ownership	36.890	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-1321348				Fort Washington PE Invest VII LP	OH	DS	The Western and Southern Life Ins Co	Ownership	25.870	WS Mutual Holding Co	
							Fort Washington PE Opportunities Fund III							
0836	Western-Southern Group	00000	90-0989164					OH	DS	The Western and Southern Life Ins Co	Ownership	11.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-0571051				Fort Washington Active Fixed Fund	OH	DS	The Western and Southern Life Ins Co	Ownership	77.840	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	DS	The Western and Southern Life Ins Co	Ownership	1.340	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	DS	Western-Southern Life Assurance Co	Ownership	25.180	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	DS	Columbus Life Insurance Co	Ownership	26.440	WS Mutual Holding Co	
							Western & Southern Investment Holdings LLC							
0836	Western-Southern Group	00000	31-1301863				Fort Washington Investment Advisors	OH	DS	LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1727947				Fort Washington PE Invest III LP	OH	DS	The Western and Southern Life Ins Co	Ownership	41.500	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-1073680				Fort Washington PE Invest VI LP	OH	DS	The Western and Southern Life Ins Co	Ownership	25.630	WS Mutual Holding Co	
0836	Western-Southern Group	00000	32-0418436				Fort Washington PE Invest VIII-B	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-5398098				Fort Washington PE Investors V-B, L.P.	OH	DS	Fort Washington PE Invest V LP	Ownership	32.800	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-5398156				Fort Washington PE Investors V-VC, L.P.	OH	DS	Fort Washington PE Invest V LP	Ownership	33.500	WS Mutual Holding Co	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	DS	Fort Washington PE Invest VI LP	Management	2.620	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	DS	The Western and Southern Life Ins Co	Ownership	12.020	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	DS	Fort Washington PE Invest V LP	Management	2.500	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	DS	Fort Washington PE Invest VII LP	Management	1.830	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-3507078				Galleria Investor Holdings, LLC	TX	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-1553878				Galveston Summerbrooke Apts LLC	TX	DS	Summerbrooke Holdings LLC	Ownership	52.920	WS Mutual Holding Co	
0836	Western-Southern Group	00000	90-0760882				Goldentree CLO Debt Investment	JRL	DS	The Western and Southern Life Ins Co	Ownership	13.890	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-3457194				GS Multifamily Galleria LLC	TX	DS	Galleria Investor Holdings, LLC	Ownership	57.820	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3525111				GS Yorktown Apt LP	TX	DS	YT Crossing Holdings, LLC	Ownership	57.820	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3108420				Hearthview Praire Lake Apts LLC	IN	DS	Prairie Lakes Holdings, LLC	Ownership	62.720	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1334223				IFS Agency Services Inc	JRL	DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1328371				IFS Financial Services, Inc	OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	43-2081325				Insurance Profillment Solutions, LLC	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	74780	86-0214103				Integrity Life Insurance Co	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	34-1826874				IR Mall Associates LTD	FL	DS	The Western and Southern Life Ins Co	Ownership	49.500	WS Mutual Holding Co	
0836	Western-Southern Group	65242	35-0457540				Lafayette Life Insurance Company	OH	IA	Western & Southern Financial Group, Inc	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1705445				LaFrontera Holdings, LLC	TX	DS	W&S Real Estate Holdings LLC	Ownership	74.250	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-2330466				Leroy Glen Investment LLC	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	35-2123483				LLIA Inc	OH	NIA	Lafayette Life Insurance Company	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5439036				Miler Creek Investor Holdings, LLC	TN	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	75264	16-0958252				National Integrity Life Insurance Co	NY	DS	Integrity Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-1024113				North Braeswood Meritage Holdings LLC	OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	02-0593144				North Pittsburg Hotel LLC	PA	DS	WSALD NPH LLC	Ownership	37.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1427318				Northeast Cincinnati Hotel LLC	OH	DS	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-2914674				NP Cranberry Hotel Holdings, LLC	PA	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1338187				OTR Housing Associates LP	OH	DS	The Western and Southern Life Ins Co	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1335827				OTR Transitional Housing LP	OH	DS	The Western and Southern Life Ins Co	Ownership	99.000	WS Mutual Holding Co	
							Overland Apartments Investor Holdings, LLC							
0836	Western-Southern Group	00000	46-1553387					KS	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-4322006				PCE LP	GA	DS	The Western and Southern Life Ins Co	Ownership	41.900	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-4322006				PCE LP	GA	DS	Western-Southern Life Assurance Co	Ownership	22.340	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3167828				Prairie Lakes Holdings, LLC	IN	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	34-1998937				Queen City Square LLC	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1690377				R4 Housing Partners II LP	NY	DS	Western-Southern Life Assurance Co	Ownership	17.310	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-4328839				R4 Housing Partners LP	NY	DS	Integrity Life Insurance Co	Ownership	15.150	WS Mutual Holding Co	
0836	Western-Southern Group	00000	52-2096076				Race Street Dev Ltd	OH	DS	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-4266774				Randolph Tower Affordable Inv Fund LLC	IL	DS	The Western and Southern Life Ins Co	Ownership	99.990	WS Mutual Holding Co	
0836	Western-Southern Group	00000	80-0246040				Ridgegate Commonwealth Apts LLC	CO	DS	Ridgegate Holdings, LLC	Ownership	52.920	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3526448				Ridgegate Holdings, LLC	CO	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-3564950				Seventh & Culvert Garage LLC	OH	DS	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-1554676				Shelbourne Campus Properties LLC	KY	DS	Shelbourne Holdings, LLC	Ownership	52.920	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-1944856				Shelbourne Holdings, LLC	KY	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-4354663				Siena Investor Holding, LLC	TX	DS	W&S Real Estate Holdings LLC	Ownership	69.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-2930953				Skye Apts Investor Holdings, LLC	MN	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	61-1328558				Skyport Hotel LLC	KY	DS	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-2922655				SP Charlotte Apts. Investor Holdings, LLC	NC	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-2348581				Summerbrooke Holdings LLC	TX	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-4291356				Sundance Lafrontera Holdings LLC	TX	DS	The Western and Southern Life Ins Co	Ownership	72.520	WS Mutual Holding Co	
0836	Western-Southern Group	70483	31-0487145				The Western and Southern Life Ins Co	OH	RE	Western & Southern Financial Group, Inc	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1394672				Touchstone Advisors Inc	OH	DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	47-6046379				Touchstone Securities, Inc	NE	DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y  
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0836	Western-Southern Group	00000	20-5542652				Tri-State Fund II Growth LP	OH	DS	The Western and Southern Life Ins Co	Ownership	29.530	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1788429				Tri-State Growth Captial Fund LP	OH	DS	The Western and Southern Life Ins Co	Ownership	12.490	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1653922				Union Centre Hotel LLC	OH	DS	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	36-4107014				Vinings Trace	OH	DS	W&S Real Estate Holdings LLC	Ownership	99.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	72-1388989				Vulcan Hotel LLC	AL	DS	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-0846576				W&S Brokerage Services, Inc	OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1334221				W&S Financial Group Distributors Inc	OH	DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	06-1804432				W&S Real Estate Holdings LLC	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-0790233				Westad Inc	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1732404				Western & Southern Financial Group, Inc	OH	UDP	Western-Southern Mutual Holding Company	Ownership	100.000	WS Mutual Holding Co	
							Western & Southern Investment Holdings LLC							
0836	Western-Southern Group	00000	06-1804434					OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1413821				Western-Southern Agency	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	92622	31-1000236				Western-Southern Life Assurance Co	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1732405				Western-Southern Mutual Holding Company	OH	UIP	Western-Southern Mutual Holding Company	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1732344				Windsor Hotel LLC	CT	DS	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1317879				Wright Exec Hotel LTD Partners	OH	DS	The Western and Southern Life Ins Co	Ownership	60.490	WS Mutual Holding Co	
0836	Western-Southern Group	00000	61-1182451				WS Airport Exchange GP LLC	KY	DS	W&S Real Estate Holdings LLC	Ownership	74.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-2820067				WS CEH LLC	OH	DS	W&S Real Estate Holdings LLC	Ownership	50.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1303229				WS Country Place GP LLC	GA	DS	W&S Real Estate Holdings LLC	Ownership	90.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	61-0998084				WS Lookout JV LLC	KY	DS	The Western and Southern Life Ins Co	Ownership	50.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-1515960				WSA Commons LLC	GA	DS	The Western and Southern Life Ins Co	Ownership	50.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	33-1058916				WSALD NPH LLC	PA	DS	W&S Real Estate Holdings LLC	Ownership	50.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-0360272				WSL Partners LP	OH	DS	The Western and Southern Life Ins Co	Ownership	57.560	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843748				WSLR Birmingham	AL	DS	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843635				WSLR Cinti LLC	OH	DS	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843645				WSLR Columbus LLC	OH	DS	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843653				WSLR Dallas LLC	TX	DS	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843767				WSLR Hartford LLC	CT	DS	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843577				WSLR Holdings LLC	OH	DS	The Western and Southern Life Ins Co	Ownership	24.490	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843962				WSLR Skyport LLC	KY	DS	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843814				WSLR Union LLC	OH	DS	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3526711				YT Crossing Holdings, LLC	TX	DS	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	

Asterisk	Explanation

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	31-1732405	WESTERN-SOUTHERN MUTUAL HOLDING COMPANY					248,850				248,850	
	31-1732404	WESTERN & SOUTHERN FINANCIAL GROUP	50,000,000	(50,000,000)			2,674,324				2,674,324	
65242	35-0457540	LAFAYETTE LIFE INSURANCE COMPANY	0	50,000,000			(38,553,654)	688,438			12,134,784	1,315,034
	35-2123483	LLIA, INC					(14,945)				(14,945)	
70483	31-0487145	THE WESTERN AND SOUTHERN LIFE INS CO	(50,000,000)	(50,000,000)			307,480,021	(688,438)			206,791,583	597,932,608
92622	31-1000236	WESTERN-SOUTHERN LIFE ASSURANCE COMPANY		(3,000,000)			(159,910,075)				(162,910,075)	
99937	31-1191427	COLUMBUS LIFE INSURANCE COMPANY		50,000,000			(23,018,546)				26,981,454	(610,407,302)
74780	86-0214103	INTEGRITY LIFE INSURANCE COMPANY					(42,465,640)	0			(42,465,640)	11,159,660
75264	16-0958252	NATIONAL INTEGRITY LIFE INS COMPANY					(33,796,034)				(33,796,034)	
	47-6046379	TOUCHSTONE SECURITIES, INC					5,381,969				5,381,969	
	31-1328371	IFS FINANCIAL SERVICES, INC		3,000,000			6,116,244				9,116,244	
	31-0846576	W&S BROKERAGE SERVICES, INC					(253,407)				(253,407)	
	23-1691523	CINCINNATI ANALYSTS, INC					(2,233,142)				(2,233,142)	
	31-1394672	TOUCHSTONE ADVISORS, INC					(15,061,258)				(15,061,258)	
	43-2081325	INSURANCE PROFILLMENT SOLUTIONS, LLC					(536,094)				(536,094)	
	31-1018957	EAGLE REALTY GROUP, LLC					(4,420,212)				(4,420,212)	
	31-1301863	FT. WASHINGTON INVESTMENT ADVISORS					(1,645,212)				(1,645,212)	
	31-1334221	W&S FINANCIAL GROUP DISTRIBUTORS, INC					6,811				6,811	
	06-1804434	WS OPERATING HOLDINGS, LLC									0	
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

MARCH FILING		
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? .....	NO
13.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
14.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
15.	Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
16.	Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
17.	Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
18.	Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
19.	Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
20.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
21.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
22.	Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
23.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
24.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
25.	Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
26.	Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE   The Western and Southern Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

27.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
28.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
29.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
30.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
31.	Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
32.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
33.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
34.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1? .....	NO
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? .....	YES
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
37.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? .....	NO
38.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? .....	NO
39.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?.....	NO

APRIL FILING

40.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
41.	Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
42.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
43.	Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....	YES
44.	Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1? .....	YES
45.	Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1? .....	YES
46.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? .....	NO
47.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? .....	NO

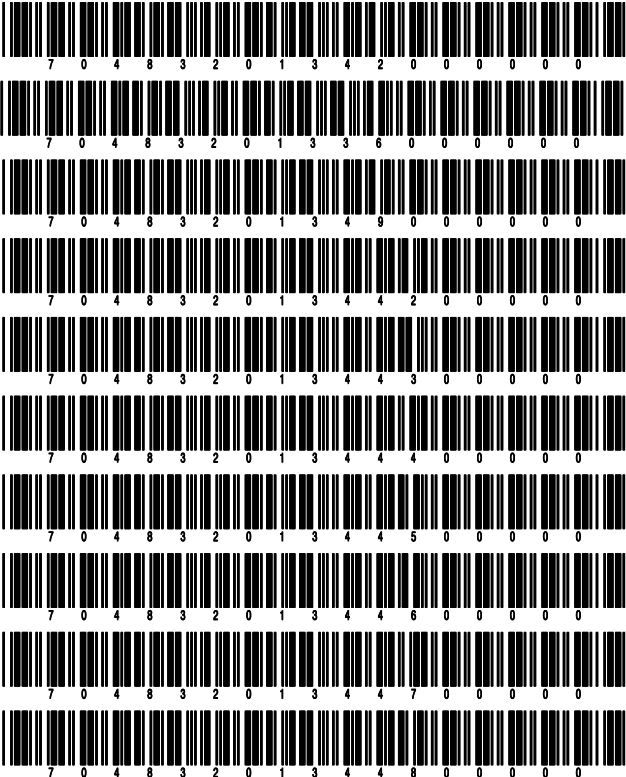
AUGUST FILING

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

Explanations:




















12.
13.
14.
17.
18.
19.
20.
21.
22.
23.
24.
26.
27.
28.
29.
30.
31.
32.
33.
34.
36.
37.
38.
39.
40.
41.
42.
46.
47.

12.	Bar Codes: SIS Stockholder Information Supplement [Document Identifier 420]
13.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
14.	Trusted Surplus Statement [Document Identifier 490]
17.	Actuarial Opinion on X-Factors [Document Identifier 442]
18.	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
19.	Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
20.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
22.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
23.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE   The Western and Southern Llife Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

24.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 <div>704832013449000000</div>
26.	C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 <div>704832013451000000</div>
27.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 <div>704832013452000000</div>
28.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 <div>704832013453000000</div>
29.	Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]	 <div>704832013436000000</div>
30.	Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]	 <div>704832013437000000</div>
31.	Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]	 <div>704832013438000000</div>
32.	Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439]	 <div>704832013439000000</div>
33.	Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 <div>704832013454000000</div>
34.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 <div>704832013495000000</div>
36.	Medicare Part D Coverage Supplement [Document Identifier 365]	 <div>704832013365000000</div>
37.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 <div>704832013224000000</div>
38.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 <div>704832013225000000</div>
39.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 <div>704832013226000000</div>
40.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 <div>704832013306000000</div>
41.	Interest-Sensitive Life Insurance Products Report Forms [Document Identifier 280]	 <div>704832013280000000</div>
42.	Credit Insurance Experience Exhibit [Document Identifier 230]	 <div>704832013230000000</div>
46.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 <div>704832013216000000</div>
47.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 <div>704832013217000000</div>

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

	1	2
	Current Year	Prior Year
2504. Counter Party Collateral – Derivative .....	16,173,171	
2597. Summary of remaining write-ins for Line 25 from overflow page	16,173,171	0

Additional Write-ins for Summary of Operations Line 27

	1	2
	Current Year	Prior Year
2704. Reserve adjustment on reinsurance assumed – Lafayette .....	(54,370)	80,728
2705. Miscellaneous .....	0	154,447
2797. Summary of remaining write-ins for Line 27 from overflow page	(54,370)	235,175

Additional Write-ins for Summary of Operations Line 53

	1	2
	Current Year	Prior Year
5304. Change in unrecognized pension SERP liability, net of tax .....	(3,284,587)	
5397. Summary of remaining write-ins for Line 53 from overflow page	(3,284,587)	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations Line 27

	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
2704. Reserve adjustment on reinsurance assumed – Lafayette .....	(54,370)											(54,370)
2797. Summary of remaining write-ins for Line 27 from overflow page	(54,370)	0	0	0	0	0	0	0	0	0	0	(54,370)



SUPPLEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

**SCHEDULE O SUPPLEMENT**

For The Year Ended December 31, 2013  
(To Be Filed by March 1)

Of The The Western and Southern Life Insurance Company  
ADDRESS (City, State and Zip Code) Cincinnati , OH 45202  
NAIC Group Code 0836 NAIC Company Code 70483 Employer's Identification Number (FEIN) 31-0487145

**SUPPLEMENTAL SCHEDULE O - PART 1**

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

**Section A - Group Accident and Health**

Years in Which Losses Were Incurred	Net Amount Paid Policyholders				
	1 2009	2 2010	3 2011	4 2012	5 2013(a)
1. Prior	0	0	0	0	
2. 2009					
3. 2010	XXX				
4. 2011	XXX	XXX			
5. 2012	XXX	XXX	XXX		
6. 2013	XXX	XXX	XXX	XXX	

**Section B - Other Accident and Health**

1. Prior	0	0	0	0	4,147,808
2. 2009					689,629
3. 2010	XXX				563,419
4. 2011	XXX	XXX			600,510
5. 2012	XXX	XXX	XXX		3,532,204
6. 2013	XXX	XXX	XXX	XXX	4,745,086

**Section C - Credit Accident and Health**

1. Prior	0	0	0	0	
2. 2009					
3. 2010	XXX				
4. 2011	XXX	XXX			
5. 2012	XXX	XXX	XXX		
6. 2013	XXX	XXX	XXX	XXX	

**Section D -**

1. Prior	0	0	0	0	
2. 2009					
3. 2010	XXX				
4. 2011	XXX	XXX			
5. 2012	XXX	XXX	XXX		
6. 2013	XXX	XXX	XXX	XXX	

**Section E -**

1. Prior	0	0	0	0	
2. 2009					
3. 2010	XXX				
4. 2011	XXX	XXX			
5. 2012	XXX	XXX	XXX		
6. 2013	XXX	XXX	XXX	XXX	

**Section F -**

1. Prior	0	0	0	0	
2. 2009					
3. 2010	XXX				
4. 2011	XXX	XXX			
5. 2012	XXX	XXX	XXX		
6. 2013	XXX	XXX	XXX	XXX	

**Section G -**

1. Prior	0	0	0	0	
2. 2009					
3. 2010	XXX				
4. 2011	XXX	XXX			
5. 2012	XXX	XXX	XXX		
6. 2013	XXX	XXX	XXX	XXX	

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

SUPPLEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses  
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred		Net Amounts Paid for Cost Containment Expenses				
		1 2009	2 2010	3 2011	4 2012	5 2013
1.	Prior .....	0	0	0	0	
2.	2009 .....					
3.	2010 .....	XXX				
4.	2011 .....	XXX	XXX			
5.	2012 .....	XXX	XXX	XXX		
6.	2013 .....	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1.	Prior .....	0	0	0	0	
2.	2009 .....					
3.	2010 .....	XXX				
4.	2011 .....	XXX	XXX			
5.	2012 .....	XXX	XXX	XXX		
6.	2013 .....	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1.	Prior .....	0	0	0	0	
2.	2009 .....					
3.	2010 .....	XXX				
4.	2011 .....	XXX	XXX			
5.	2012 .....	XXX	XXX	XXX		
6.	2013 .....	XXX	XXX	XXX	XXX	

Section D -

1.	Prior .....	0	0	0	0	
2.	2009 .....					
3.	2010 .....	XXX				
4.	2011 .....	XXX	XXX			
5.	2012 .....	XXX	XXX	XXX		
6.	2013 .....	XXX	XXX	XXX	XXX	

Section E -

1.	Prior .....	0	0	0	0	
2.	2009 .....					
3.	2010 .....	XXX				
4.	2011 .....	XXX	XXX			
5.	2012 .....	XXX	XXX	XXX		
6.	2013 .....	XXX	XXX	XXX	XXX	

Section F -

1.	Prior .....	0	0	0	0	
2.	2009 .....					
3.	2010 .....	XXX				
4.	2011 .....	XXX	XXX			
5.	2012 .....	XXX	XXX	XXX		
6.	2013 .....	XXX	XXX	XXX	XXX	

Section G -

1.	Prior .....	0	0	0	0	
2.	2009 .....					
3.	2010 .....	XXX				
4.	2011 .....	XXX	XXX			
5.	2012 .....	XXX	XXX	XXX		
6.	2013 .....	XXX	XXX	XXX	XXX	

SUPPLEMENT FOR THE YEAR 2013 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses  
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2009	2 2010	3 2011	4 2012	5 2013
1. 2009 .....				XXX	XXX
2. 2010 .....	XXX				XXX
3. 2011 .....	XXX	XXX			
4. 2012 .....	XXX	XXX	XXX		
5. 2013	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2009 .....				XXX	XXX
2. 2010 .....	XXX				XXX
3. 2011 .....	XXX	XXX			10,327,049
4. 2012 .....	XXX	XXX	XXX		6,733,141
5. 2013	XXX	XXX	XXX	XXX	13,744,435

Section C - Credit Accident and Health

1. 2009 .....				XXX	XXX
2. 2010 .....	XXX				XXX
3. 2011 .....	XXX	XXX			
4. 2012 .....	XXX	XXX	XXX		
5. 2013	XXX	XXX	XXX	XXX	

Section D -

1. 2009 .....				XXX	XXX
2. 2010 .....	XXX				XXX
3. 2011 .....	XXX	XXX			
4. 2012 .....	XXX	XXX	XXX		
5. 2013	XXX	XXX	XXX	XXX	

Section E -

1. 2009 .....				XXX	XXX
2. 2010 .....	XXX				XXX
3. 2011 .....	XXX	XXX			
4. 2012 .....	XXX	XXX	XXX		
5. 2013	XXX	XXX	XXX	XXX	

Section F -

1. 2009 .....				XXX	XXX
2. 2010 .....	XXX				XXX
3. 2011 .....	XXX	XXX			
4. 2012 .....	XXX	XXX	XXX		
5. 2013	XXX	XXX	XXX	XXX	

Section G -

1. 2009 .....				XXX	XXX
2. 2010 .....	XXX				XXX
3. 2011 .....	XXX	XXX			
4. 2012 .....	XXX	XXX	XXX		
5. 2013	XXX	XXX	XXX	XXX	

SCHEDULE O SUPPLEMENT  
SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses  
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2009	2 2010	3 2011	4 2012	5 2013
1. 2009 .....	0	0	0		
2. 2010 .....	XXX	0	0		
3. 2011 .....	XXX	XXX	0		
4. 2012 .....	XXX	XXX	XXX		
5. 2013	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2009 .....	6,674,172	6,736,655	0		
2. 2010 .....	XXX	9,177,880	0	9,357,590	
3. 2011 .....	XXX	XXX	0	8,077,271	10,327,049
4. 2012 .....	XXX	XXX	XXX	16,971,296	6,733,141
5. 2013	XXX	XXX	XXX	XXX	13,744,435

Section C - Credit Accident and Health

1. 2009 .....	0	0	0		
2. 2010 .....	XXX	0	0		
3. 2011 .....	XXX	XXX	0		
4. 2012 .....	XXX	XXX	XXX		
5. 2013	XXX	XXX	XXX	XXX	

Section D -

1. 2009 .....	0	0	0		
2. 2010 .....	XXX	0	0		
3. 2011 .....	XXX	XXX	0		
4. 2012 .....	XXX	XXX	XXX		
5. 2013	XXX	XXX	XXX	XXX	

Section E -

1. 2009 .....	0	0	0		
2. 2010 .....	XXX	0	0		
3. 2011 .....	XXX	XXX	0		
4. 2012 .....	XXX	XXX	XXX		
5. 2013	XXX	XXX	XXX	XXX	

Section F -

1. 2009 .....	0	0	0		
2. 2010 .....	XXX	0	0		
3. 2011 .....	XXX	XXX	0		
4. 2012 .....	XXX	XXX	XXX		
5. 2013	XXX	XXX	XXX	XXX	

Section G -

1. 2009 .....	0	0	0		
2. 2010 .....	XXX	0	0		
3. 2011 .....	XXX	XXX	0		
4. 2012 .....	XXX	XXX	XXX		
5. 2013	XXX	XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business		1 Methodology	2 Amount
1. Industrial Life .....		Other .....	17,645
2. Ordinary Life .....		Other .....	38,339
3. Individual Annuity .....		Other .....	10,894
4. Supplementary Contracts .....			
5. Credit Life .....			
6. Group Life .....		Other .....	1,032
7. Group Annuities .....			
8. Group Accident and Health .....			
9. Credit Accident and Health .....			
10. Other Accident and Health .....		Development .....	31,097
11. Total			99,007



# ALPHABETICAL INDEX

## ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year .....	7
Analysis of Operations By Lines of Business .....	6
Asset Valuation Reserve Default Component .....	30
Asset Valuation Reserve Equity .....	32
Asset Valuation Reserve Replications (Synthetic) Assets .....	35
Asset Valuation Reserve .....	29
Assets .....	2
Cash Flow .....	5
Exhibit 1 - Part 1 - Premiums and Annuity Considerations for Life and Accident and Health Contracts .....	9
Exhibit 1 - Part 2 - Dividends and Coupons Applied, Reinsurance Commissions and Expense .....	10
Exhibit 2 - General Expenses .....	11
Exhibit 3 - Taxes, Licenses and Fees (Excluding Federal Income Taxes) .....	11
Exhibit 4 - Dividends or Refunds .....	11
Exhibit 5 - Aggregate Reserve for Life Contracts .....	12
Exhibit 5 - Interrogatories .....	13
Exhibit 5A - Changes in Bases of Valuation During The Year .....	13
Exhibit 6 - Aggregate Reserves for Accident and Health Contracts .....	14
Exhibit 7 - Deposit-Type Contracts .....	15
Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 1 .....	16
Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 2 .....	17
Exhibit of Capital Gains (Losses) .....	8
Exhibit of Life Insurance .....	25
Exhibit of Net Investment Income .....	8
Exhibit of Nonadmitted Assets .....	18
Exhibit of Number of Policies, Contracts, Certificates, Income Payable and Account Values .....	27
Five-Year Historical Data .....	22
Form for Calculating the Interest Maintenance Reserve (IMR) .....	28
General Interrogatories .....	20
Jurat Page .....	1
Liabilities, Surplus and Other Funds .....	3
Life Insurance (State Page) .....	24
Notes To Financial Statements .....	19
Overflow Page For Write-ins .....	55
Schedule A - Part 1 .....	E01
Schedule A - Part 2 .....	E02
Schedule A - Part 3 .....	E03
Schedule A - Verification Between Years .....	SI02
Schedule B - Part 1 .....	E04
Schedule B - Part 2 .....	E05
Schedule B - Part 3 .....	E06
Schedule B - Verification Between Years .....	SI02
Schedule BA - Part 1 .....	E07
Schedule BA - Part 2 .....	E08
Schedule BA - Part 3 .....	E09
Schedule BA - Verification Between Years .....	SI03
Schedule D - Part 1 .....	E10
Schedule D - Part 1A - Section 1 .....	SI05
Schedule D - Part 1A - Section 2 .....	SI08
Schedule D - Part 2 - Section 1 .....	E11
Schedule D - Part 2 - Section 2 .....	E12
Schedule D - Part 3 .....	E13
Schedule D - Part 4 .....	E14
Schedule D - Part 5 .....	E15
Schedule D - Part 6 - Section 1 .....	E16
Schedule D - Part 6 - Section 2 .....	E16
Schedule D - Summary By Country .....	SI04
Schedule D - Verification Between Years .....	SI03
Schedule DA - Part 1 .....	E17
Schedule DA - Verification Between Years .....	SI10

ANNUAL STATEMENT BLANK (Continued)

Schedule DB - Part A - Section 1 .....	E18
Schedule DB - Part A - Section 2 .....	E19
Schedule DB - Part A - Verification Between Years .....	SI11
Schedule DB - Part B - Section 1 .....	E20
Schedule DB - Part B - Section 2 .....	E21
Schedule DB - Part B - Verification Between Years .....	SI11
Schedule DB - Part C - Section 1 .....	SI12
Schedule DB - Part C - Section 2 .....	SI13
Schedule DB - Part D - Section 1 .....	E22
Schedule DB - Part D - Section 2 .....	E23
Schedule DB - Verification .....	SI14
Schedule DL - Part 1 .....	E24
Schedule DL - Part 2 .....	E25
Schedule E - Part 1 - Cash .....	E26
Schedule E - Part 2 - Cash Equivalents .....	E27
Schedule E - Part 3 - Special Deposits .....	E28
Schedule E - Verification Between Years .....	SI15
Schedule F .....	36
Schedule H - Accident and Health Exhibit - Part 1 .....	37
Schedule H - Part 2, Part 3 and Part 4 .....	38
Schedule H - Part 5 - Health Claims .....	39
Schedule S - Part 1 - Section 1 .....	40
Schedule S - Part 1 - Section 2 .....	41
Schedule S - Part 2 .....	42
Schedule S - Part 3 - Section 1 .....	43
Schedule S - Part 3 - Section 2 .....	44
Schedule S - Part 4 .....	45
Schedule S - Part 5 .....	46
Schedule S - Part 6 .....	47
Schedule S - Part 7 .....	48
Schedule T - Part 2 Interstate Compact .....	50
Schedule T - Premiums and Annuity Considerations .....	49
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group .....	51
Schedule Y - Part 1A - Detail of Insurance Holding Company System .....	52
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates .....	53
Summary Investment Schedule .....	SI01
Summary of Operations .....	4
Supplemental Exhibits and Schedules Interrogatories .....	54