
AMENDED FILING EXPLANATION

The following pages are being amended: 2,3,4,5,6,10,17,18,19 (Notes: 1,2,9,10,20,22), 19EF (1,9,20), 22,23,47,48. Please see Notes to the financials Note #2 for further explanation.



ANNUAL STATEMENT

For the Year Ended December 31, 2013
of the Condition and Affairs of the

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

NAIC Group Code.....0468, 0468 (Current Period) (Prior Period)	NAIC Company Code..... 91413	Employer's ID Number..... 43-1162657
Organized under the Laws of OHIO	State of Domicile or Port of Entry OHIO	Country of Domicile US
Incorporated/Organized..... May 14, 1979	Commenced Business..... June 17, 1980	
Statutory Home Office	366 E. Broad St. C/O Andrew J. Federico..... Columbus OH US 43215 (Street and Number) (City or Town, State, Country and Zip Code)	
Main Administrative Office	570 Carillon Parkway..... St Petersburg FL US..... 33716-1202 (Street and Number) (City or Town, State, Country and Zip Code)	727-299-1800 (Area Code) (Telephone Number)
Mail Address	P.O. Box 5068..... Clearwater FL US 33758-5068 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)	
Primary Location of Books and Records	570 Carillon Parkway..... St Petersburg FL US 33716-1202 (Street and Number) (City or Town, State, Country and Zip Code)	727-299-1800 (Area Code) (Telephone Number)
Internet Web Site Address	www.transamerica.com	
Statutory Statement Contact	Brenda Kay Kraemer (Name) brenda.kraemer@transamerica.com (E-Mail Address)	319-355-8549 (Area Code) (Telephone Number) (Extension) 319-355-2210 (Fax Number)

OFFICERS

Name	Title	Name	Title
1. Brenda Kay Clancy	President & Chairman of the Board	2. William Harold Geiger	Secretary, Group Vice President, Compliance & Corp Counsel
3. Eric John Martin	Senior Vice President & Corporate Controller	4.	

OTHER

DIRECTORS OR TRUSTEES

Arthur Carl Schneider	Brenda Kay Clancy	C. Michiel van Katwijk	Scott W. Ham #
John Roger Hunter			

State of..... Iowa
County of..... Linn

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

(Signature) Brenda Kay Clancy	(Signature) William Harold Geiger	(Signature) Eric John Martin
1. (Printed Name) President & Chairman of the Board	2. (Printed Name) Secretary, Group Vice President, Compliance & Corp Counsel	3. (Printed Name) Senior Vice President & Corporate Controller
(Title)	(Title)	(Title)

Subscribed and sworn to before me	a. Is this an original filing?	Yes [X] No []
This 21st day of February 2014	b. If no	
	1. State the amendment number	
	2. Date filed	
	3. Number of pages attached	

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.....	188,898	199,455	190,449	130,420	117,107
2. Commissions and reinsurance expense allowances.....	(15,256)	(3,415)	(41,716)	108,259	43,776
3. Contract claims.....	123,091	134,696	131,697	78,250	68,364
4. Surrender benefits and withdrawals for life contracts.....	268,288	319,255	306,209	66,811	1,786
5. Dividends to policyholders.....	0	0	0	0	0
6. Reserve adjustments on reinsurance ceded.....	(13,390)	(13,199)	(31,044)	(33,461)	(29,698)
7. Increase in aggregate reserves for life and accident and health contracts.....	(140,113)	6,321	292,631	16,984	48,845
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....	1,852	2,036	2,116	2,183	2,210
9. Aggregate reserves for life and accident and health contracts.....	491,148	631,262	624,949	332,318	315,335
10. Liability for deposit-type contracts.....	0	0	0	0	0
11. Contract claims unpaid.....	16,802	18,533	23,144	18,652	18,173
12. Amounts recoverable on reinsurance.....	1,910	3,358	1,851	4,354	2,689
13. Experience rating refunds due or unpaid.....	0	0	0	0	0
14. Policyholders' dividends (not included in Line 10).....	0	0	0	0	0
15. Commissions and reinsurance expense allowances due.....	0	0	0	0	0
16. Unauthorized reinsurance offset.....	0	265	265	161	15,923
17. Offset for reinsurance with certified reinsurers.....	0	0	XXX	XXX	XXX
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F).....	78,161	54,464	33,628	15,224	4,913
19. Letters of credit (L).....	196,300	179,100	273,000	107,200	77,700
20. Trust agreements (T).....	202,348	443,773	424,651	239,952	155,240
21. Other (O).....	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple beneficiary trust.....	0	0	XXX	XXX	XXX
23. Funds deposited by and withheld from (F).....	0	0	XXX	XXX	XXX
24. Letters of credit (L).....	0	0	XXX	XXX	XXX
25. Trust agreements (T).....	0	0	XXX	XXX	XXX
26. Other (O).....	0	0	XXX	XXX	XXX

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1	2	3
	As Reported (Net of Ceded)	Restatement Adjustments	Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12).....	2,239,471,377	0	2,239,471,377
2. Reinsurance (Line 16).....	1,909,962	(1,909,962)	0
3. Premiums and considerations (Line 15).....	2,764,948	1,852,486	4,617,434
4. Net credit for ceded reinsurance.....	XXX	432,374,696	432,374,696
5. All other admitted assets (balance).....	206,696,387	0	206,696,387
6. Total assets excluding Separate Accounts (Line 26).....	2,450,842,674	432,317,220	2,883,159,894
7. Separate Account Assets (Line 27).....	6,969,476,743	0	6,969,476,743
8. Total assets (Line 28).....	9,420,319,417	432,317,220	9,852,636,637
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2).....	1,910,746,979	491,148,408	2,401,895,387
10. Liability for deposit-type contracts (Line 3).....	21,519,616	0	21,519,616
11. Claim reserves (Line 4).....	25,085,544	16,802,304	41,887,848
12. Policyholder dividends/reserves (Lines 5 through 7).....	0	0	0
13. Premium & annuity considerations received in advance (Line 8).....	34,996	119,096	154,092
14. Other contract liabilities (Line 9).....	28,221,469	2,408,262	30,629,731
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).....	78,160,850	(78,160,850)	0
17. Reinsurance with certified reinsurers (Line 24.02 inset amount).....	0	0	0
18. Funds held under reinsurance treaties with certified reinsurers (Line 24.03 inset amount).....	0	0	0
19. All other liabilities (balance).....	(18,373,632)	0	(18,373,632)
20. Total liabilities excluding Separate Accounts (Line 26).....	2,045,395,822	432,317,220	2,477,713,042
21. Separate Account liabilities (Line 27).....	6,969,476,743	0	6,969,476,743
22. Total liabilities (Line 28).....	9,014,872,565	432,317,220	9,447,189,785
23. Capital & surplus (Line 38).....	405,446,852	XXX	405,446,852
24. Total liabilities, capital & surplus (Line 39).....	9,420,319,417	432,317,220	9,852,636,637
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves.....	491,148,408		
26. Claim reserves.....	16,802,304		
27. Policyholder dividends/reserves.....	0		
28. Premium & annuity considerations received in advance.....	119,096		
29. Liability for deposit-type contracts.....	0		
30. Other contract liabilities.....	2,408,262		
31. Reinsurance ceded assets.....	1,909,962		
32. Other ceded reinsurance recoverables.....	0		
33. Total ceded reinsurance recoverables.....	512,388,032		
34. Premiums and considerations.....	1,852,486		
35. Reinsurance in unauthorized companies.....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers.....	78,160,850		
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 payables/offsets.....	80,013,336		
41. Total net credit for ceded reinsurance.....	432,374,696		