



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2018
OF THE CONDITION AND AFFAIRS OF THE

Cincinnati Life Insurance Company

NAIC Group Code	0244 (Current)	0244 (Prior)	NAIC Company Code	76236	Employer's ID Number	31-1213778
Organized under the Laws of	Ohio		State of Domicile or Port of Entry		OH	
Country of Domicile	United States of America					
Incorporated/Organized	07/02/1987		Commenced Business	02/01/1988		
Statutory Home Office	6200 SOUTH GILMORE ROAD (Street and Number)		FAIRFIELD, OH, US 45014-5141 (City or Town, State, Country and Zip Code)			
Main Administrative Office	6200 SOUTH GILMORE ROAD (Street and Number)		FAIRFIELD, OH, US 45014-5141 (City or Town, State, Country and Zip Code) 513-870-2000 (Area Code) (Telephone Number)			
Mail Address	6200 SOUTH GILMORE ROAD (Street and Number or P.O. Box)		FAIRFIELD, OH, US 45014-5141 (City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	6200 SOUTH GILMORE ROAD (Street and Number)		FAIRFIELD, OH, US 45014-5141 (City or Town, State, Country and Zip Code) 513-870-2000 (Area Code) (Telephone Number)			
Internet Website Address	WWW.CINFIN.COM					
Statutory Statement Contact	JOSEPH DAVID WURZELBACHER (Name)		513-870-2000-4902 (Area Code) (Telephone Number)			
	JOE_WURZELBACHER@CINFIN.COM (E-mail Address)		513-603-5500 (FAX Number)			

OFFICERS

CEO & PRESIDENT STEVEN JUSTUS JOHNSTON TREASURER & VICE PRESIDENT TODD HANCOCK PENDERY
CFO & SENIOR VICE PRESIDENT MICHAEL JAMES SEWELL COO & SENIOR VICE PRESIDENT ROGER ANDREW BROWN

OTHER

JACOB FERDINAND SCHERER JR., EXECUTIVE VICE PRESIDENT OTHER TERESA CURRIN CRACAS, SENIOR VICE PRESIDENT SEAN MICHAEL GIVLER, SENIOR VICE PRESIDENT
THERESA ANN HOFFER, SENIOR VICE PRESIDENT MARTIN FRANCIS HOLLENBECK, SENIOR VICE PRESIDENT JOHN SCOTT KELLINGTON, SENIOR VICE PRESIDENT
LISA ANNE LOVE, SENIOR VICE PRESIDENT

DIRECTORS OR TRUSTEES

WILLIAM FORREST BAHL	GREGORY THOMAS BIER	ROGER ANDREW BROWN
TERESA CURRIN CRACAS	MARTIN FRANCIS HOLLOWBECK	STEVEN JUSTUS JOHNSTON
JOHN SCOTT KELLINGTON	LISA ANNE LOVE	WILLIAM RODNEY McMULLEN
MARTIN JOSEPH MULLEN	DAVID PUTNAM OSBORN	JACOB FERDINAND SCHERER JR
THOMAS REID SCHIFF	MICHAEL JAMES SEWELL	KENNETH WILLIAM STECHER
LARRY RUSSELL WEBB		

State of Ohio SS: _____
County of Butler _____

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

STEVEN JUSTUS JOHNSTON
CEO & PRESIDENT

MICHAEL JAMES SEWELL
CFO & SENIOR VICE PRESIDENT

TODD HANCOCK PENDERY
TREASURER & VICE PRESIDENT

Subscribed and sworn to before me this
4th day of February 2019

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

Karen S. Donner
Notary Public
October 26, 2019

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	3,383,717,754		3,383,717,754	3,271,374,767
2. Stocks (Schedule D):				
2.1 Preferred stocks	5,046,800		5,046,800	5,046,800
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ 16,050,439, Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$, Schedule DA)	16,050,439		16,050,439	35,639,794
6. Contract loans (including \$ premium notes)	32,688,434	2,090,164	30,598,270	30,652,045
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	81,468,144		81,468,144	84,131,673
9. Receivables for securities				1,079,530
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	3,518,971,571	2,090,164	3,516,881,407	3,427,924,609
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	38,097,883		38,097,883	38,784,843
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	8,965,660	840	8,964,819	9,577,045
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)		131,680,991	131,680,991	126,396,252
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	13,745,539		13,745,539	6,848,127
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	1,217,954		1,217,954	1,317,395
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				109,411
18.2 Net deferred tax asset	57,590,541	44,449,014	13,141,527	13,945,503
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	652,357	652,357		
21. Furniture and equipment, including health care delivery assets (\$)		262	262	
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	3,870,548		3,870,548	4,507,378
24. Health care (\$) and other amounts receivable	288,873	288,873		
25. Aggregate write-ins for other than invested assets	1,672,952	507,498	1,165,455	1,337,959
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,776,755,130	47,989,009	3,728,766,122	3,630,748,521
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	804,132,552		804,132,552	776,423,736
28. Total (Lines 26 and 27)	4,580,887,683	47,989,009	4,532,898,674	4,407,172,258
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. SEPARATE ACCOUNTS MANAGEMENT FEE RECEIVABLE	1,004,680		1,004,680	1,229,882
2502. PREPAID EXPENSES	472,292	472,292		
2503. GUARANTY FUNDS	100,269		100,269	70,011
2598. Summary of remaining write-ins for Line 25 from overflow page	95,711	35,205	60,506	38,066
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,672,952	507,498	1,165,455	1,337,959

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 3,249,264,632 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	3,249,264,632	3,146,581,039
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	15,861,979	16,426,016
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	157,291,878	162,193,402
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	25,563,041	19,255,438
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	1,166,686	1,190,224
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)	74	75
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ 25,811 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	1,466,596	1,175,276
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ 16,596,109 ceded	16,596,109	16,338,641
9.4 Interest maintenance reserve (IMR, Line 6)	2,035,136	4,664,055
10. Commissions to agents due or accrued-life and annuity contracts \$ 3,811,503 accident and health \$ 17,378 and deposit-type contract funds \$	3,828,881	3,195,289
11. Commissions and expense allowances payable on reinsurance assumed	4,120,591	5,016,339
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)		
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	1,655,374	1,487,940
15.1 Current federal and foreign income taxes, including \$ 698,973 on realized capital gains (losses)	3,037,213	
15.2 Net deferred tax liability		
16. Unearned investment income	618,675	619,601
17. Amounts withheld or retained by company as agent or trustee	935,646	980,324
18. Amounts held for agents' account, including \$ 360 agents' credit balances	360	488
19. Remittances and items not allocated	825,815	263,256
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	32,634,978	33,478,609
24.02 Reinsurance in unauthorized and certified (\$) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	287,807	228,129
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$	20,998,553	22,516,255
25. Aggregate write-ins for liabilities		
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	3,538,190,026	3,435,610,395
27. From Separate Accounts Statement	804,132,552	776,423,736
28. Total liabilities (Lines 26 and 27)	4,342,322,578	4,212,034,131
29. Common capital stock	3,000,000	3,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	1,000,000	1,000,000
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	186,576,097	191,138,127
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	187,576,097	192,138,127
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	190,576,097	195,138,127
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	4,532,898,674	4,407,172,258
DETAILS OF WRITE-INS		
2501. RETAINED ASSET LIABILITY	20,055,297	22,239,449
2502. PAYABLES CLEARING	872,632	250,003
2503. RETIRED LIVES RESERVE	27,874	26,802
2598. Summary of remaining write-ins for Line 25 from overflow page	42,750	
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	20,998,553	22,516,255
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	293,313,933	272,848,525
2. Considerations for supplementary contracts with life contingencies	611,038	78,802
3. Net investment income (Exhibit of Net Investment Income, Line 17)	157,188,081	162,668,112
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	2,455,739	4,019,497
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	4,907,437	5,310,095
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	4,027,152	5,663,577
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income		
9. Total (Lines 1 to 8.3)	462,503,380	450,588,608
10. Death benefits	113,927,018	103,540,771
11. Matured endowments (excluding guaranteed annual pure endowments)	236,031	98,750
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	101,199,181	82,202,423
13. Disability benefits and benefits under accident and health contracts	1,954,168	2,069,031
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	26,858,888	20,145,949
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	8,991,601	8,748,862
18. Payments on supplementary contracts with life contingencies	375,651	364,842
19. Increase in aggregate reserves for life and accident and health contracts	102,267,003	132,428,628
20. Totals (Lines 10 to 19)	355,809,541	349,599,255
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	52,315,659	44,424,968
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	41,132,203	38,331,871
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	8,476,952	7,790,152
25. Increase in loading on deferred and uncollected premiums	1,611,330	220,046
26. Net transfers to or (from) Separate Accounts net of reinsurance	(2,412,336)	(2,478,688)
27. Aggregate write-ins for deductions	1,072	1,031
28. Totals (Lines 20 to 27)	456,934,421	437,888,635
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	5,568,959	12,699,973
30. Dividends to policyholders	74	75
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	5,568,885	12,699,898
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	1,842,020	66,393
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	3,726,865	12,633,505
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 113,138 (excluding taxes of \$ (46,035) transferred to the IMR)	(3,739,689)	(271,793)
35. Net income (Line 33 plus Line 34)	(12,824)	12,361,713
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	195,138,127	200,328,058
37. Net income (Line 35)	(12,824)	12,361,713
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (774,767)	(2,914,599)	(464,273)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	2,846,267	(37,776,399)
41. Change in nonadmitted assets	(5,471,953)	25,277,518
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	843,631	(4,659,119)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	147,447	70,629
54. Net change in capital and surplus for the year (Lines 37 through 53)	(4,562,030)	(5,189,931)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	190,576,097	195,138,127
DETAILS OF WRITE-INS		
08.301.		
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)		
2701. INCREASE/(DECREASE) IN RETIRED LIVES RESERVE	1,072	1,031
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	1,072	1,031
5301. PRE-1992 WHOLE LIFE DEFICIENCY RESERVE	147,447	70,629
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	147,447	70,629

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	288,192,559	266,798,144
2. Net investment income	160,620,641	164,362,910
3. Miscellaneous income	9,259,232	10,719,325
4. Total (Lines 1 through 3)	458,072,432	441,880,380
5. Benefit and loss related payments	245,167,050	206,649,061
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(2,412,336)	(2,478,688)
7. Commissions, expenses paid and aggregate write-ins for deductions	102,071,994	90,309,627
8. Dividends paid to policyholders	74	75
9. Federal and foreign income taxes paid (recovered) net of \$ 1,427,840 tax on capital gains (losses)	(1,237,501)	4,133,309
10. Total (Lines 5 through 9)	343,589,281	298,613,384
11. Net cash from operations (Line 4 minus Line 10)	114,483,151	143,266,996
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	354,312,233	459,646,574
12.2 Stocks	390,312	1,911
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets	3,264,110	
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	357,966,656	459,648,485
13. Cost of investments acquired (long-term only):		
13.1 Bonds	470,618,845	580,168,042
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets	6,176,937	18,984,504
13.6 Miscellaneous applications	97	
13.7 Total investments acquired (Lines 13.1 to 13.6)	476,795,879	599,152,546
14. Net increase (decrease) in contract loans and premium notes	1,407,499	722,572
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(120,236,723)	(140,226,633)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(13,878,680)	(17,620,351)
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	42,895	(6,219,344)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(13,835,784)	(23,839,694)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(19,589,356)	(20,799,332)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	35,639,794	56,439,126
19.2 End of year (Line 18 plus Line 19.1)	16,050,438	35,639,794

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	293,313,933	51,228	257,006,755	31,294,955	611,038		2,426,234		1,103,223		1,431,538	
2. Considerations for supplementary contracts with life contingencies	611,038											
3. Net investment income	157,188,081	481,503	107,018,212	49,505,017	1,289,732		12,646	21,508	281,861	466,174	(1,888,571)	
4. Amortization of Interest Maintenance Reserve (IMR)	2,455,739	6,720	1,629,205	732,313	15,269		12	566	4,589	7,324	59,741	
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	4,907,437		4,286,504						.53,862		567,071	
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	4,027,152						4,027,152					
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income												
9. Totals (Lines 1 to 8.3)	462,503,380	539,452	369,940,675	81,532,285	1,916,039		6,466,043	22,073	1,443,535		2,472,107	(1,828,829)
10. Death benefits	113,927,018	294,186	110,740,356				2,892,476					
11. Matured endowments (excluding guaranteed annual pure endowments)	236,031	31,026	205,005									
12. Annuity benefits	101,199,181			101,097,913					101,269			
13. Disability benefits and benefits under accident and health contracts	1,954,168		311,963							809,609		832,596
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	26,858,888	96,895	26,761,993									
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	8,991,601		2,765	8,396,820	592,016							
18. Payments on supplementary contracts with life contingencies	375,651				375,651							
19. Increase in aggregate reserves for life and accident and health contracts	102,267,003	(249,401)	147,860,180	(45,525,239)	424,703		332,368	(11,571)	(384,800)		(179,237)	
20. Totals (Lines 10 to 19)	355,809,541	172,705	285,882,263	63,969,494	1,392,370		3,224,844	.89,698	424,809		653,358	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	52,315,659		50,492,545	1,366,105							457,009	
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	41,132,204	470,556	37,478,901	1,871,460			180,969	820	.46,254		1,083,244	
24. Insurance taxes, licenses and fees, excluding federal income taxes	8,476,952	5,065	8,098,169	105,770			81,529	46	.46,888		139,486	
25. Increase in loading on deferred and uncollected premiums	1,611,330	(5)	1,611,334				(2,412,336)					
26. Net transfers to or (from) Separate Accounts net of reinsurance	(2,412,336)											
27. Aggregate write-ins for deductions	1,072		1,072									
28. Totals (Lines 20 to 27)	456,934,423	648,322	383,564,284	67,312,829	1,392,370		1,075,006	90,564	517,951		2,333,097	
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	5,568,958	(108,870)	(13,623,609)	14,219,456	523,668		.5,391,038	(68,490)	925,585		139,010	(1,828,829)
30. Dividends to policyholders	74		74									
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	5,568,884	(108,870)	(13,623,683)	14,219,456	523,668		5,391,038	(68,490)	925,585		139,010	(1,828,829)
32. Federal income taxes incurred (excluding tax on capital gains)	1,842,020	(17,428)	(1,500,631)	2,092,746	142,300		1,263,631	(23,972)	198,977		82,997	(396,600)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	3,726,864	(91,442)	(12,123,051)	12,126,710	381,369		4,127,407	(44,519)	726,607		56,013	(1,432,229)
DETAILS OF WRITE-INS												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)												
2701. INCREASE (DECREASE) IN RETIRED LIVES RESERVES		1,072		1,072								
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page		1,072		1,072								
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)		1,072		1,072								

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group				
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities			
Involving Life or Disability Contingencies (Reserves)											
(Net of Reinsurance Ceded)											
1. Reserve December 31, prior year	3,146,581,039	8,784,257	2,283,912,093	834,360,931	2,744,235		16,349,829	429,694			
2. Tabular net premiums or considerations	484,950,415	17,273	450,600,869	31,295,001	611,038		2,426,234				
3. Present value of disability claims incurred	97,508		97,508		XXX						
4. Tabular interest	120,166,486	295,914	95,384,217	23,829,395	149,692		505,527	1,741			
5. Tabular less actual reserve released	1,053,364		267,753	658,030	39,624			87,957			
6. Increase in reserve on account of change in valuation basis											
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX		XXX	XXX	XXX	XXX	XXX			
7. Other increases (net)	(152)	(152)									
8. Totals (Lines 1 to 7)	3,752,848,660	9,097,292	2,830,262,440	890,143,357	3,544,589		19,281,590	519,392			
9. Tabular cost	321,275,388	210,787	318,627,760		XXX		2,436,841				
10. Reserves released by death	15,207,886	172,560	14,872,774	XXX	XXX		162,552	XXX			
11. Reserves released by other terminations (net)	65,226,034	179,089	64,835,642	211,303							
12. Annuity, supplementary contract and disability payments involving life contingencies	101,874,720		301,436	101,096,362	375,651			101,271			
13. Net transfers to or (from) Separate Accounts											
14. Total Deductions (Lines 9 to 13)	503,584,028	562,436	398,637,612	101,307,665	375,651		2,599,393	101,271			
15. Reserve December 31, current year	3,249,264,632	8,534,856	2,431,624,828	788,835,692	3,168,938		16,682,197	418,121			

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 5,018	5,018
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 153,638,511	153,589,940
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 544,375	544,375
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans	2,379,746	2,395,489
6. Cash, cash equivalents and short-term investments	(e) 19,221	19,221
7. Derivative instruments	(f)	
8. Other invested assets	3,075,291	3,075,291
9. Aggregate write-ins for investment income	35,717	35,717
10. Total gross investment income	159,697,879	159,665,050
11. Investment expenses	(g) 1,856,703	
12. Investment taxes, licenses and fees, excluding federal income taxes	(g) 365,938	
13. Interest expense	(h) 254,329	
14. Depreciation on real estate and other invested assets	(i)	
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		2,476,969
17. Net investment income (Line 10 minus Line 16)		157,188,081
DETAILS OF WRITE-INS		
0901. MISCELLANEOUS INCOME		35,717
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	35,717	35,717
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 1,187,782 accrual of discount less \$ 3,619,964 amortization of premium and less \$ 823,819 paid for accrued interest on purchases.
 (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
 (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
 (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
 (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
 (f) Includes \$ accrual of discount less \$ amortization of premium.
 (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
 (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
 (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	(219,215)	(2,391,974)	(2,611,190)		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)	390,529	(1,625,106)	(1,625,106)	(3,689,366)	
10. Total capital gains (losses)	171,314	(4,017,080)	(3,845,766)	(3,689,366)	
DETAILS OF WRITE-INS					
0901. CAPITAL GAINS FROM LOSSES PREVIOUSLY CHARGED OFF					
	390,529		390,529		
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	390,529		390,529		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected(89,749)	(89,749)								
2. Deferred and accrued	10,414,842		10,414,842								
3. Deferred, accrued and uncollected:											
3.1 Direct	10,692,236		10,692,236								
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	367,144		367,144								
3.4 Net (Line 1 + Line 2)	10,325,093		10,325,093								
4. Advance	67,606		67,606								
5. Line 3.4 - Line 4	10,257,487		10,257,487								
6. Collected during year:											
6.1 Direct	45,911,022		44,080,704	1,830,318							
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	1,354,835		1,354,835								
6.4 Net	44,556,187		42,725,869	1,830,318							
7. Line 5 + Line 6.4	54,813,674		52,983,356	1,830,318							
8. Prior year (uncollected + deferred and accrued - advance)	8,662,317		8,662,317								
9. First year premiums and considerations:											
9.1 Direct	47,628,579		45,798,261	1,830,318							
9.2 Reinsurance assumed											
9.3 Reinsurance ceded	1,477,222		1,477,222								
9.4 Net (Line 7 - Line 8)	46,151,357		44,321,040	1,830,318							
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	22,059,553		1,220,604	20,838,949							
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net	22,059,553		1,220,604	20,838,949							
RENEWAL											
11. Uncollected(12,625,379)	253(12,483,993)			175,107		(90,972)			(225,775)
12. Deferred and accrued	68,945,437		68,945,437								
13. Deferred, accrued and uncollected:											
13.1 Direct	72,549,022	253	72,484,388								64,381
13.2 Reinsurance assumed											
13.3 Reinsurance ceded	16,228,965		16,022,944			(175,107)		90,972			290,156
13.4 Net (Line 11 + Line 12)	56,320,057	253	56,461,444			175,107		(90,972)			(225,775)
14. Advance	1,398,991	979	1,372,200								25,811
15. Line 13.4 - Line 14	54,921,067	(726)	55,089,243			175,107		(90,972)			(251,586)
16. Collected during year:											
16.1 Direct	289,192,253	51,791	270,010,481	8,625,689		3,530,160		2,180,464			4,793,668
16.2 Reinsurance assumed	7,305		7,305								
16.3 Reinsurance ceded	68,233,777		62,653,170			1,146,564		1,073,399			3,360,644
16.4 Net	220,965,781	51,791	207,364,616	8,625,689		2,383,596		1,107,065			1,433,024
17. Line 15 + Line 16.4	275,886,848	51,065	262,453,860	8,625,689		2,558,703		1,016,093			1,181,438
18. Prior year (uncollected + deferred and accrued - advance)	50,783,825	(164)	50,988,749			132,469		(87,130)			(250,100)
19. Renewal premiums and considerations:											
19.1 Direct	293,438,359	51,228	274,518,732	8,625,689		3,301,940		2,180,464			4,760,306
19.2 Reinsurance assumed	6,303		6,303								
19.3 Reinsurance ceded	68,341,639		63,059,924			875,706		1,077,241			3,328,768
19.4 Net (Line 17 - Line 18)	225,103,023	51,228	211,465,111	8,625,689		2,426,234		1,103,223			1,431,538
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	363,126,490	51,228	321,537,597	31,294,955		3,301,940		2,180,464			4,760,306
20.2 Reinsurance assumed	6,303		6,303								
20.3 Reinsurance ceded	69,818,860		64,537,146			875,706		1,077,241			3,328,768
20.4 Net (Lines 9.4 + 10.4 + 19.4)	293,313,933	51,228	257,006,755	31,294,955		2,426,234		1,103,223			1,431,538

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums											
22. All other											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	243		243								
23.2 Reinsurance assumed											
23.3 Net ceded less assumed	243		243								
24. Single:											
24.1 Reinsurance ceded											
24.2 Reinsurance assumed											
24.3 Net ceded less assumed											
25. Renewal:											
25.1 Reinsurance ceded	4,907,194		4,286,261					53,862		567,071	
25.2 Reinsurance assumed											
25.3 Net ceded less assumed	4,907,194		4,286,261					53,862		567,071	
26. Totals:								53,862		567,071	
26.1 Reinsurance ceded (Page 6, Line 6)	4,907,437		4,286,504					53,862		567,071	
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed	4,907,437		4,286,504					53,862		567,071	
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	41,510,846		41,285,448	225,398							
28. Single	931,206		97,648	833,558							
29. Renewal	9,873,608		9,109,449	307,150						457,009	
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)	52,315,659		50,492,545	1,366,105						457,009	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6		
	1 Life	Accident and Health		4 All Other Lines of Business				
		2 Cost Containment	3 All Other					
1. Rent	699,348		20,320		9,038	728,706		
2. Salaries and wages	21,033,998		594,439		226,085	21,854,521		
3.11 Contributions for benefit plans for employees	172,375		17,957		62,893	253,224		
3.12 Contributions for benefit plans for agents								
3.21 Payments to employees under non-funded benefit plans								
3.22 Payments to agents under non-funded benefit plans								
3.31 Other employee welfare	2,350,209	3,903	55,668		20,768	2,430,548		
3.32 Other agent welfare								
4.1 Legal fees and expenses	271,122		13,025		67,037	351,184		
4.2 Medical examination fees	6,190,507		16,797			6,207,305		
4.3 Inspection report fees	157,779		4,235			162,014		
4.4 Fees of public accountants and consulting actuaries	571,374		76,745		214,219	862,338		
4.5 Expense of investigation and settlement of policy claims	13,655		6,439			20,094		
5.1 Traveling expenses	938,995		27,655		1,448	968,097		
5.2 Advertising								
5.3 Postage, express, telegraph and telephone	1,102,571		17,934		240	1,120,745		
5.4 Printing and stationery	354,818		5,440		691	360,950		
5.5 Cost or depreciation of furniture and equipment	210,856		9,710		2,152	222,718		
5.6 Rental of equipment								
5.7 Cost or depreciation of EDP equipment and software	2,345,370		67,135		499,034	2,911,539		
6.1 Books and periodicals	36,126		1,266			37,822		
6.2 Bureau and association fees	487,112		15,230			502,641		
6.3 Insurance, except on real estate	534,233		15,855		6,384	556,472		
6.4 Miscellaneous losses	(1,651)		(44)			(1,695)		
6.5 Collection and bank service charges	560,428		(10,779)			620,603		
6.6 Sundry general expenses					70,954			
6.7 Group service and administration fees	596,902		57,717			221,946		
6.8 Reimbursements by uninsured plans						654,619		
7.1 Agency expense allowance	(6,126)		60,719			54,593		
7.2 Agents' balances charged off (less \$ recovered)								
7.3 Agency conferences other than local meetings	1,382,707		52,130			1,434,837		
9.1 Real estate expenses								
9.2 Investment expenses not included elsewhere					453,083	453,083		
9.3 Aggregate write-ins for expenses								
10. General expenses incurred	40,002,706	3,903	1,125,594		1,856,703	(a) 42,988,906		
11. General expenses unpaid December 31, prior year	4,761,684		169,228		85,428	5,016,339		
12. General expenses unpaid December 31, current year	3,913,369		74,925		132,297	4,120,591		
13. Amounts receivable relating to uninsured plans, prior year								
14. Amounts receivable relating to uninsured plans, current year								
15. General expenses paid during year (Lines 10+11-12-13+14)	40,851,021	3,903	1,219,897		1,809,833	43,884,654		
DETAILS OF WRITE-INS								
09.301.								
09.302.								
09.303.								
09.398. Summary of remaining write-ins for Line 9.3 from overflow page								
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)								

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

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

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes					
2. State insurance department licenses and fees	1,361,052	28,040		347,273	1,736,365
3. State taxes on premiums	5,079,350	109,957			5,189,307
4. Other state taxes, including \$ for employee benefits	248,137	8,758		2,914	259,809
5. U.S. Social Security taxes	1,296,291	32,963		15,750	1,345,004
6. All other taxes	305,747	6,657			312,404
7. Taxes, licenses and fees incurred	8,290,578	186,374		365,938	8,842,890
8. Taxes, licenses and fees unpaid December 31, prior year	1,244,788	27,307		215,845	1,487,940
9. Taxes, licenses and fees unpaid December 31, current year	1,403,563	30,379		221,433	1,655,374
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	8,131,802	183,303		360,350	8,675,456

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		29
7. Left on deposit		46
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		74
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		74
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14		74
16. Total from prior year		75
17. Total dividends or refunds (Lines 9 + 15 - 16)		74
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0100001. '41 CET 3% A ORD	6,471		6,471		
0100002. '41 CSO 2 3/4% CRVM	8,714		8,714		
0100003. '41 CSO 2 3/4% NLP					
0100004. '41 CSO 3% CRVM	182,417		182,417		
0100005. '41 CSO 3% NLP	429,932		429,932		
0100006. '41 SI 2 1/2% NLP					
0100007. '41 SI 3% CRVM	7,864	7,864			
0100008. '41 SI 3% NLP	183,858	182,416	1,442		
0100009. '41 SI 3 1/2% CRVM	4,526	4,526			
0100010. '41 SI 3 1/2% NLP	10,164	10,164			
0100011. '41 SSI 2 3/4% NLP					
0100012. '41 SSI 3% CRVM	36,117	35,681	.436		
0100013. '41 SSI 3 1/2% CRVM					
0100014. '41 SSI 3 1/2% NLP					
0100015. '41 SSI 3% NLP	1,886,355	1,880,695	5,660		
0100016. '41 SSI 4% NLP					
0100017. '58 CET 3% NLP	61,890		61,890		
0100018. '58 CET 3 1/2% NLP	948,263	200,697	747,566		
0100019. '58 CET 4% NLP	66,581		66,581		
0100020. '58 CET 4 1/2% NLP	380,365	144,142	236,224		
0100021. '58 CET 5 1/2% NLP	21,167		21,167		
0100022. '58 CSO 3% CRVM	1,171,917		1,171,917		
0100023. '58 CSO 3% NLP	2,775,448		2,775,448		
0100024. '58 CSO 3 1/2% CRVM	8,802,640	129,930	8,672,710		
0100025. '58 CSO 3 1/2% NLP	5,105,774	412,664	4,693,109		
0100026. '58 CSO 4% CRVM	3,420,972		3,420,972		
0100027. '58 CSO 4% NLP	1,686,330		1,686,330		
0100028. '58 CSO 4 1/2% CRVM	84,822,077	125,816	84,696,261		
0100029. '58 CSO 4 1/2% NLP	4,806,279	283,038	4,523,241		
0100030. '58 CSO 5 1/2% CRVM					
0100031. '58 CSO 5 1/2% NLP	200,093		200,093		
0100032. '61 CIET 3 1/2% NLP	772,919	772,919			
0100033. '61 CSI 3 1/2% CRVM	337,372	337,372			
0100034. '61 CSI 3 1/2% NLP	3,797,881	3,797,881			
0100035. '80 CET 4% NLP	26,585		26,585		
0100036. '80 CET 4 1/2% NLP	2,593,584	44,632	2,548,952		
0100037. '80 CET 5% NLP	61,506		61,506		
0100038. '80 CET 5 1/2% NLP	685,658		685,658		
0100039. '80 CET 6 1/4% NLP					
0100040. '80 CET 7% NLP					
0100041. '80 CSO 3 1/2% CRVM					
0100042. '80 CSO 4% CRVM	39,918,576		39,918,576		
0100043. '80 CSO 4% NLP	170,366		170,366		
0100044. '80 CSO 4 1/2% CRVM	838,465,635	34,839	821,785,217		16,645,579
0100045. '80 CSO 4 1/2% NLP	113,322,884	89,035	113,233,849		
0100046. '80 CSO 5% CRVM	102,737,774		102,737,774		
0100047. '80 CSO 5% NLP	16,412,213		16,412,213		
0100048. '80 CSO 5 1/2% CRVM	7,987,389		7,987,389		
0100049. '80 CSO 5 1/2% NLP	2,911,190		2,911,190		
0100050. '80 CSO 6% CRVM					
0100051. '80 CSO 6% NLP	3,696		3,696		
0100052. '80 CSO 6 1/4% NLP					
0100053. '80 CSO 7% NLP					
0100054. '2001 CSO 3 1/2% CRVM	401,742,166		401,742,166		
0100055. '2001 CSO 3 1/2% NLP	12,787,656		12,787,656		
0100056. '2001 CSO 4% CRVM	1,008,333,705		1,008,333,705		
0100057. '2001 CSO 4% NLP	9,179,360		9,179,360		
0100058. '2001 CSO 4 1/2% CRVM	38,865,169		38,865,169		
0100059. '2001 CSO 4 1/2% NLP	3,450		3,450		
0100060. '2017 CSO VM-20 4 1/2% NPR	18,434,083		18,434,083		
0100061. '2017 CSO VM-20 3 1/2% CRVM	1,226,145		1,226,145		
0100062. AE 2 1/2% NLP PU					
0100063. UNEARNED PREMIUM	81,044				81,044
0100064. CREDIT LIFE					
0199997. Totals (Gross)	2,737,884,222	8,494,312	2,712,663,286		16,726,623
0199998. Reinsurance ceded	383,807,745		383,763,319		44,426
0199999. Life Insurance: Totals (Net)	2,354,076,476	8,494,312	2,328,899,967		16,682,197
0200001. 1971 IAM 4%	225,528	XXX	225,528	XXX	
0200002. 1971 IAM 4 1/2%	5,993,666	XXX	5,993,666	XXX	
0200003. 1983 IAM 3 1/2%	4,316	XXX		XXX	.4,316
0200004. 1983 IAM 3 3/4%	4,138	XXX		XXX	.4,138
0200005. 1983 IAM 4 1/4%		XXX		XXX	
0200006. 1983 IAM 4 1/2%	10,890	XXX		XXX	10,890
0200007. 1983 IAM 4 3/4%		XXX		XXX	
0200008. 1983 IAM 5%	974,671	XXX	971,418	XXX	.3,253
0200009. 1983 IAM 5 1/4%	7,860,965	XXX	7,848,522	XXX	12,442
0200010. 1971 IAM 5 1/2%	.662,173	XXX	.662,173	XXX	
0200011. 1983 IAM 5 1/2%	3,823,954	XXX	3,818,339	XXX	.5,614
0200012. 1983 IAM 5 3/4%	3,886,880	XXX	3,886,880	XXX	
0200013. 1983 IAM 6%	6,072,809	XXX	6,061,843	XXX	10,966
0200014. 1983 IAM 6 1/4%	8,212,644	XXX	8,212,644	XXX	
0200015. 1983 IAM 6 1/2%	2,483,551	XXX	2,483,551	XXX	
0200016. 1983 IAM 6 3/4%	5,533,983	XXX	4,917,109	XXX	616,874
0200017. 1983 IAM 7 %	.244,095	XXX	.244,095	XXX	
0200018. 1983 IAM 7 1/4%	.126,070	XXX	.126,070	XXX	
0200019. 1971 IAM 7 1/2%		XXX		XXX	
0200020. 1983 IAM 7 1/2%		XXX		XXX	
0200021. 1983 IAM 7 3/4%		XXX		XXX	
0200022. 1971 IAM 8%	.1,130,061	XXX	.1,130,061	XXX	
0200023. 1983 IAM 8%	2,593,197	XXX	2,593,197	XXX	
0200024. 1971 IAM 8 1/4%	2,182,223	XXX	2,182,223	XXX	
0200025. 1983 IAM 8 1/4%	5,360	XXX	5,360	XXX	

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0200026. 1971 IAM 8 1/2%	196,042	XXX	196,042	XXX	
0200027. 1983 IAM 8 1/2%	327,467	XXX	327,467	XXX	
0200028. 1971 IAM 8 3/4%	535,763	XXX	535,763	XXX	
0200029. 1983 IAM 8 3/4%		XXX		XXX	
0200030. 1983 IAM 9 1/4%		XXX		XXX	
0200031. 1971 IAM 11%		XXX		XXX	
0200032. 1983 IAM 11%		XXX		XXX	
0200033. 1971 IAM 11 1/4%		XXX		XXX	
0200034. 2012IAR 4%	1,810,434	XXX	1,810,434	XXX	
0200035. 2012IAR 3 3/4%	94,918	XXX	94,918	XXX	
0200036. 2012IAR VM-22 Non-Jumbo 3 1/2%	633,769	XXX	633,769	XXX	
0200037. 2012IAR VM-22 Non-Jumbo 4%	458,240	XXX	458,240	XXX	
0200038. A2000 7 %	19,606	XXX	19,606	XXX	
0200039. A2000 6 3/4%	145,381	XXX	145,381	XXX	
0200040. A2000 6 1/2%	188,627	XXX	188,627	XXX	
0200041. A2000 6 1/4%	19,304	XXX	19,304	XXX	
0200042. A2000 6%	258,790	XXX	258,790	XXX	
0200043. A2000 5 3/4%	568,054	XXX	568,054	XXX	
0200044. A2000 5 1/2%	37,142,809	XXX	37,142,809	XXX	
0200045. A2000 5 1/4%	16,988,660	XXX	16,988,660	XXX	
0200046. A2000 5%	145,982,209	XXX	145,982,209	XXX	
0200047. A2000 4 3/4%	64,391,315	XXX	64,391,315	XXX	
0200048. A2000 4 1/2%	171,811,257	XXX	171,811,257	XXX	
0200049. A2000 4 1/4%	146,229,508	XXX	146,229,508	XXX	
0200050. A2000 4%	17,535,494	XXX	17,535,494	XXX	
0200051. A2000 3 3/4%	110,670,202	XXX	110,670,202	XXX	
0200052. A2000 3 1/2%	21,465,164	XXX	21,465,164	XXX	
0299997. Totals (Gross)	789,504,184	XXX	788,835,691	XXX	668,493
0299998. Reinsurance ceded	250,372	XXX		XXX	250,372
0299999. Annuities: Totals (Net)	789,253,812	XXX	788,835,691	XXX	418,121
0300001. 71 IAM 6%					
0300002. 71 IAM 7.5%					
0300003. 83 IAM 5.00%					
0300004. 83 IAM 6.25%	414,278		414,278		
0300005. 83 IAM 6.50%					
0300006. 83 IAM 6.75%	126,072		126,072		
0300007. 83 IAM 7.00%					
0300008. 83 IAM 7.25%	38,171		38,171		
0300009. 83 IAM 7.75%					
0300010. 83 IAM 8.25%	6,130		6,130		
0300011. 83 IAM 8.50%					
0300012. 83 IAM 8.75%					
0300013. 2012IAR 3.25%					
0300014. 2012IAR 3.50%					
0300015. 2012IAR 3.75%	67,297		67,297		
0300016. 2012IAR 4.00%	535,242		535,242		
0300017. 2012IAR 4.50%					
0300018. 2012IAR VM-22 Non-Jumbo 3.25%	472,323		472,323		
0300019. 2012IAR VM-22 Non-Jumbo 3.50%	56,425		56,425		
0300020. 2012IAR VM-22 Non-Jumbo 3.75%	73,842		73,842		
0300021. 2012IAR VM-22 Non-Jumbo 4.00%	18,181		18,181		
0300022. A2000 7.00%	46,480		46,480		
0300023. A2000 6.75%	82,299		82,299		
0300024. A2000 6.25%	43,036		43,036		
0300025. A2000 6.50%	188,628		188,628		
0300026. A2000 6.00%	44,702		44,702		
0300027. A2000 5.50%	252,453		252,453		
0300028. A2000 5.25%	103,602		103,602		
0300029. A2000 5.00%	155,722		155,722		
0300030. A2000 4.50%	114,738		114,738		
0300031. A2000 4.25%	256,001		256,001		
0300032. A2000 4.00%	73,316		73,316		
0399997. Totals (Gross)	3,168,938		3,168,938		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	3,168,938		3,168,938		
0400001. 1941 SI 3%					
0400002. INTER-CO 1941 CSO 3%					
0400003. 1926 ADB & 1958 CSO 3%	17,516		17,516		
0400004. 1959 ADB & 1958 CSO 3%	196,412		196,412		
0400005. 1959 ADB & 1958 CSO 3.5%	255,659	38,593	217,066		
0400006. 1961 CSI 3 1/2%					
0400007. UNEARNED PREMIUM					
0499997. Totals (Gross)	469,588	38,593	430,995		
0499998. Reinsurance ceded	430,672		430,672		
0499999. Accidental Death Benefits: Totals (Net)	38,916	38,593	323		
0500001. CLASS 3 DIS & '41 CSO 3%					
0500002. 52 BEN 5 PER 2 & '58 CSO 3%	9,945,700		9,945,700		
0500003. 52 BEN 5 PER 2 & '58 CSO 3.5%	496,579	931	495,648		
0500004. 64 CDT & '58 CSO 3%	41,669		41,669		
0500005. 85 CIDA 4.0% & 80 CSO 4.0%	181,815		181,815		
0500006. 85 CIDA 4.5% & 80 CSO 4.5%	1,201,840		1,201,840		
0500007. 85 CIDA 5% & 80 CSO 5%	41,065		41,065		
0599997. Totals (Gross)	11,908,667	931	11,907,736		
0599998. Reinsurance ceded	3,427,170		3,427,170		
0599999. Disability-Active Lives: Totals (Net)	8,481,497	931	8,480,566		
0600001. 26 DIS CLASS(3) & '41 CSO 3%					
0600002. 52 BEN 5 PER 2 & '58 CSO 3%	34,834		34,834		
0600003. 52 BEN 5 PER 2 & '58 CSO 3.5%	974,744		974,744		
0600004. 30-31 MET DIS & '61 CSI 3.5%	986	986			
0600005. 30-31 MET DIS & '41 SI 3.5%	9	9			
0600006. 30-31 MET DIS & '41 SSI 3%	25	25			
0600007. 64 CDT % '58 CSO 4.5%	720,490		720,490		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0600008. 85 CIDA 4.5% & 80 CSO 4.5%	1,139,414		1,139,414		
0600009. 85 CIDA 5% & 80 CSO 5%	86,911		86,911		
0600010. 85 CIDA 4.5% & 2001 CSO 3.5%					
0699997. Totals (Gross)	2,957,413	1,020	2,956,393		
0699998. Reinsurance ceded	612,592		612,592		
0699999. Disability-Disabled Lives: Totals (Net)	2,344,821	1,020	2,343,801		
0700001. FOR EXCESS OF VALUATION, ETC	89,762,644		89,762,644		
0700002. FOR NON-DEDUCTION OF, ETC	3,198,712		3,198,712		
0700003. FOR SURR VALUES IN EXCESS, ETC					
0700004. ADDITIONAL ACTUARIAL RESERVES					
0700005. FOR MORTALITY UNDER CONVERTED GROUP					
0700006. RESERVE FOR GUARANTEED PURCHASE OPT	13,107		13,107		
0700007. RESERVE FOR IMMEDIATE PYMT OF CLAIMS					
0799997. Totals (Gross)	92,974,462		92,974,462		
0799998. Reinsurance ceded	1,074,290		1,074,290		
0799999. Miscellaneous Reserves: Totals (Net)	91,900,172		91,900,172		
9999999. Totals (Net) - Page 3, Line 1	3,249,264,632	8,534,856	3,223,629,458		17,100,318

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [] No []
 1.2 If not, state which kind is issued.
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [] No []
 2.2 If not, state which kind is issued.
 Non-Participating
3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes [] No []
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No []
 If so, state:
 4.1 Amount of insurance? \$
 4.2 Amount of reserve? \$
 4.3 Basis of reserve:
 4.4 Basis of regular assessments:
 4.5 Basis of special assessments:
 4.6 Assessments collected during the year \$
 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No []
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$
 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
 Attach statement of methods employed in their valuation.
7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No []
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
 7.3 State the amount of reserves established for this business: \$
 7.4 Identify where the reserves are reported in the blank:
8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No []
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$
 8.2 State the amount of reserves established for this business: \$
 8.3 Identify where the reserves are reported in the blank:
9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No []
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$
 9.2 State the amount of reserves established for this business: \$
 9.3 Identify where the reserves are reported in the blank:

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
9999999 - Total (Column 4, only)	NONE		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	1,384,482	768		3,442		1,379,053		586	633
2. Additional contract reserves (a)	35,801,420					35,801,420			
3. Additional actuarial reserves-Asset/Liability analysis									
4. Reserve for future contingent benefits									
5. Reserve for rate credits									
6. Aggregate write-ins for reserves									
7. Totals (Gross)	37,185,902	768		3,442		37,180,473		586	633
8. Reinsurance ceded	30,034,129					30,034,129			
9. Totals (Net)	7,151,773	768		3,442		7,146,344		586	633
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	23,018,553	9,873,285				13,145,267			
11. Additional actuarial reserves-Asset/Liability analysis									
12. Reserve for future contingent benefits									
13. Aggregate write-ins for reserves									
14. Totals (Gross)	23,018,553	9,873,285				13,145,267			
15. Reinsurance ceded	14,308,347	3,671,063				10,637,284			
16. Totals (Net)	8,710,206	6,202,222				2,507,983			
17. TOTAL (Net)	15,861,979	6,202,991		3,442		9,654,327		586	633
18. TABULAR FUND INTEREST	1,368,045	223,812				1,144,233			
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page									
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)									
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page									
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)									

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	162,193,399		3,542,912	16,315,797	7,266	142,327,424
2. Deposits received during the year	5,170,239		199,963	4,970,276		
3. Investment earnings credited to the account	9,315,966		150,137	694,313	272	8,471,244
4. Other net change in reserves	(285,036)		8,371	(68,130)	46	(225,323)
5. Fees and other charges assessed	39,008		4,841	34,167		
6. Surrender charges						
7. Net surrender or withdrawal payments	19,063,683		1,015,600	3,883,065		14,165,018
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	157,291,878		2,880,942	17,995,025	7,584	136,408,327
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	157,291,878		2,880,942	17,995,025	7,584	136,408,327

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted	120,000			120,000							
2.11 Direct	120,000			120,000							
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net	120,000		(b) 120,000	(b) 120,000			(b) (b)	(b) (b)			
2.2 Other	31,763,396	179,098	27,816,168	3,448,249			309,877				10,003
2.21 Direct	31,763,396	179,098	27,816,168	3,448,249			309,877				10,003
2.22 Reinsurance assumed											
2.23 Reinsurance ceded	11,271,851		11,244,974				26,877				
2.24 Net	20,491,544	179,098	(b) 16,571,194	(b) 3,448,249			(b) 283,000	(b) (b)		(b) (b)	10,003
3. Incurred but unreported:											
3.1 Direct	6,469,059	18,000	4,898,000				45,500				777,454
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	350,877										350,877
3.4 Net	6,118,183	18,000	(b) 4,898,000	(b) 3,448,249			(b) 45,500	(b) (b)		(b) (b)	426,578
4. TOTALS	38,352,455	197,098	32,834,168	3,448,249			355,377				787,457
4.1 Direct	38,352,455	197,098	32,834,168	3,448,249			355,377				787,457
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	11,622,728		11,244,974				26,877				350,877
4.4 Net	26,729,727	(a) 197,098	(a) 21,589,194	3,448,249			(a) 328,500				436,581

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$

Individual Annuities \$, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ 6,202,222

Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$ 2,507,983 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	275,008,929	398,583	164,002,065	101,071,683	375,651		4,320,226	101,269	1,664,180		3,075,271
1.2 Reinsurance assumed	347		347								
1.3 Reinsurance ceded	56,821,226		53,053,927				692,675		803,871		2,270,754
1.4 Net	(d) 218,188,049	398,583	110,948,485	101,071,683	375,651		3,627,551	101,269	860,310		804,518
2. Liability December 31, current year from Part 1:											
2.1 Direct	38,352,455	197,098	32,834,168	3,448,249			355,377		730,105		787,457
2.2 Reinsurance assumed											
2.3 Reinsurance ceded	11,622,728		11,244,974				26,877				350,877
2.4 Net	26,729,727	197,098	21,589,194	3,448,249			328,500		730,105		436,581
3. Amounts recoverable from reinsurers December 31, current year	13,628,192		13,170,556				337,612		50,155		69,869
4. Liability December 31, prior year:											
4.1 Direct	29,828,630	270,470	23,376,708	3,422,019			1,289,416		784,432		685,585
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	9,382,968		8,539,722				563,453				279,793
4.4 Net	20,445,662	270,470	14,836,986	3,422,019			725,963		784,432		405,792
5. Amounts recoverable from reinsurers December 31, prior year	6,848,127		6,727,187						53,781		67,159
6. Incurred Benefits											
6.1 Direct	283,532,754	325,212	173,459,526	101,097,913	375,651		3,386,187	101,269	1,609,853		3,177,144
6.2 Reinsurance assumed	347		347								
6.3 Reinsurance ceded	65,841,051		62,202,548				493,712		800,244		2,344,548
6.4 Net	217,692,049	325,212	111,257,325	101,097,913	375,651		2,892,476	101,269	809,609		832,596

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 31,026 in Line 1.1, \$ 31,026 in Line 1.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 205,005 in Line 1.1, \$ 205,005 in Line 1.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 205,005 in Line 6.1, and \$ 205,005 in Line 6.4.

\$..... in Line 1.1, \$ in Line 1.4.

\$..... in Line 6.1, and \$ in Line 6.4.

\$..... in Line 1.1, \$ in Line 1.4.

\$..... in Line 6.1, and \$ in Line 6.4.

(d) Includes \$ 370,355 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
EXHIBIT OF NON-ADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans	2,090,164	628,889	(1,461,275)
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)	2,090,164	628,889	(1,461,275)
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	840	3,484	2,643
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	44,449,014	40,024,004	(4,425,010)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	652,357	943,819	291,462
21. Furniture and equipment, including health care delivery assets	262	1,118	856
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable	288,873	386,415	97,542
25. Aggregate write-ins for other than invested assets	507,498	529,328	21,830
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	47,989,009	42,517,056	(5,471,953)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	47,989,009	42,517,056	(5,471,953)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. PREPAID EXPENSES	472,292	481,052	8,760
2502. AGENTS' BALANCES	12,560	25,630	13,070
2503. TUITION REIMBURSEMENT RECEIVABLE	22,646	22,646	0
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	507,498	529,328	21,830

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY

1. Summary of Significant Accounting Policies

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

	STATE OF DOMICILE	2018	2017
NET INCOME			
(1) Company state basis (Page 4, Line 35, Columns 1 & 2)	Ohio	(\$12,824)	\$12,361,713
(2) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(3) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(4) NAIC SAP (1-2-3=4)	Ohio	(\$12,824)	\$12,361,713
SURPLUS			
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	Ohio	\$190,576,097	\$195,138,127
(6) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(7) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(8) NAIC SAP (5-6-7=8)	Ohio	\$190,576,097	\$195,138,127

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

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

1. Not applicable
2. Bonds are stated at amortized cost using the scientific method.
3. Not applicable
4. Preferred Stocks are stated in accordance with the guidance provided in SSAP No. 32—Preferred Stock.
5. Not applicable
6. Loan-backed and structured securities are stated at amortized cost, except those with an NAIC “6” designation, which are stated at the lower of amortized cost or fair value. The retrospective method is used to value securities of high credit quality. The prospective approach is used to value securities where collection of contractual cash flows is not probable or that are of lower credit quality.
7. The Company's investment in limited liability entities are reported on the underlying audited GAAP equity of the investee.
8. The Company's investment in limited liability entities are reported on the underlying audited GAAP equity of the investee.
9. Not applicable
10. Not applicable
11. Unpaid accident and health losses include an amount determined from individual case estimates and an amount based on historic experience, for pending losses and losses incurred but not reported. Such liabilities are based on assumptions and estimates, and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the reserves established. The reserve factors used to establish the resulting liabilities are periodically reviewed and any adjustments are reflected in the period determined.
12. The Company has not modified its capitalization policy from the prior period.
13. Not applicable

- D. Going Concern – Not applicable

2. Accounting Changes and Corrections of Errors – None

3. Business Combinations and Goodwill

- A. Statutory Purchase Method – Not Applicable
 B. Statutory Merger – Not Applicable
 C. Assumption Reinsurance – Not Applicable
 D. Impairment Loss – Not Applicable

4. Discontinued Operations – None

5. Investments

- A. Mortgage Loans – None
 B. Debt Restructuring – None
 C. Reverse Mortgages – None
 D. Loan – Backed Securities
 1. The Company obtains prepayment assumptions from third-party vendors.
 2. None
 3. None
 4. The following table presents the aggregate total of all impaired loan-backed and structured securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings a realized loss (including securities with a recognized other-than-temporary impairment for non-interest as related declines when a non-recognized interest related impairment remains):

The aggregate amount of unrealized losses:	
1. Less than 12 months	(\$511,923)
2. 12 months or longer	(\$1,595,304)
The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	\$60,498,201
2. 12 months or longer	\$56,841,619

5. The Company performs a quarterly analysis to assess whether the decline in the fair value of any loan-backed or structured security is other-than-temporary. Factors considered in determining whether a decline in fair value is considered other-than-temporary include the length of time and the extent to which the fair value of the security has been below cost or amortized cost and changes in credit ratings of the issue during the period. The intent to sell, the intent and ability to hold the security for a period of time sufficient to recover its cost or amortized cost basis and the ability to recover all outstanding amounts when contractually due are also considered. The Company believes there were no indications of declines in fair value that were considered to be other-than-temporary for any loan-backed or structured securities with unrealized losses as of December 31, 2018.

- E. Dollar Repurchase Agreements – None
 F. Repurchase Agreements Transactions Accounted for as Secured Borrowing – None
 G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - None
 H. Repurchase Agreements Transactions Accounted for as a Sale - None
 I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - None

J. Real Estate

1. Real Estate Improvement – None
2. Real Estate Held for Sale – None
3. Change in Plan of Sale – None
4. Retail Land Sales – None
5. Real Estate with Participating Lien Features – None

K. Low Income Housing Tax Credits

1. The Company owned one tax credit partnership at December 31, 2018. The number of years of unexpired credits range is nine years and the remaining required holding period is ten years.
2. Tax Credits and other tax benefits associated with the Company's LIHTC investments recognized for the years ended December 31, 2018 and 2017 were \$13,225 and \$58 respectively.
3. The balance of the LIHTC investment at December 31, 2018 is \$0.
4. Management of the Company is not aware of the LIHTC investments and related properties being subject of any regulatory reviews.
5. The LIHTC investment does not exceed 10% of non-admitted assets.
6. There was no impairment of the investment in 2018.
7. There were no write-downs or losses of tax credits in 2018.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY

L. Restricted Assets
 1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted								Percentage			
	Current Year		Total Separate Account (S/A) Restricted Assets		S/A Assets Supporting G/A Activity (b)		Total from Prior Year		Increase/(Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Assets
	1	2	3	4	5	6	7	8				
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%	0.00%	
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
g. Placed under option contracts	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
i. FHLB capital stock	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
j. On deposit with states	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
k. On deposit with other regulatory bodies	4,239,527	-	-	-	-	4,239,527	4,237,833	1,694	4,239,527	0.09%	0.09%	
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
n. Other restricted assets	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
o. Total Restricted Assets	\$ 4,239,527	\$ -	\$ -	\$ -	\$ 4,239,527	\$ 4,237,833	\$ 1,694	\$ 4,239,527	\$ 4,239,527	0.09%	0.09%	
(a) Subset of column 1												
(b) Subset of column 3												

2. Assets Pledged as Collateral Not Captured Elsewhere – Not Applicable

3. Details of Other Restricted Assets – Not Applicable

4. Collateral Received and Reflected as Assets Within the Company's Financial Statements – Not Applicable

- M. Working Capital Finance Investments – None
 N. Offsetting and Netting of Assets and Liabilities – None
 O. Structured Notes – None
 P. 5GI* Securities – None
 Q. Short Sales – None
 R. Prepayment Penalty and Acceleration Fees – As of December 31, 2018, the Company had recorded the following in prepayment penalty and acceleration fees.

	General Account	Separate Account
Number of CUSIPS	32	0
Aggregate Amount of Investment Income	\$3,866,107	\$0

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
 B. The Company recorded an impairment loss in 2018 on CLIC BP Investments H, LLC, an affiliated real estate investment. The impairment was a result of less favorable economic conditions. The impairment loss of \$1,625,106 (pre-tax) was based on estimated fair value that was determined from a valuation model that included future projected cashflows.

7. Investment Income

- A. There was no due and accrued income excluded from investment income in 2018.
 B. Not applicable

8. Derivative Instruments

- A. Not applicable
 B. Not applicable
 C. Not applicable
 D. Not applicable
 E. Not applicable
 F. Not applicable
 G. Not applicable
 H. Not applicable

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY

9 - Income Taxes

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

	2018		
	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$ 58,657,876	\$ 898,181	\$ 59,556,057
(b) Statutory valuation allowance	-	-	-
(c) Adjusted gross deferred tax assets (1a - 1b)	58,657,876	898,181	59,556,057
(d) Deferred Tax Assets Nonadmitted	44,449,014	-	44,449,014
(e) Subtotal Net Admitted Deferred Tax Asset (1c- 1d)	14,208,862	898,181	15,107,043
(f) Deferred Tax Liabilities	\$ 129,022	\$ 1,836,494	\$ 1,965,516
(g) Net admitted deferred tax asset/(liability) (1e - 1f)	\$ 14,079,840	\$ (938,313)	\$ 13,141,527

	2017		
	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$ 53,565,239	\$ 585,978	\$ 54,151,217
(b) Statutory valuation allowance	-	-	-
(c) Adjusted gross deferred tax assets (1a - 1b)	53,565,239	585,978	54,151,217
(d) Deferred Tax Assets Nonadmitted	40,024,004	-	40,024,004
(e) Subtotal Net Admitted Deferred Tax Asset (1c- 1d)	13,541,235	585,978	14,127,213
(f) Deferred Tax Liabilities	\$ 181,710	\$ -	\$ 181,710
(g) Net admitted deferred tax asset/(liability) (1e - 1f)	\$ 13,359,525	\$ 585,978	\$ 13,945,503

	Change		
	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$ 5,092,637	\$ 312,203	\$ 5,404,840
(b) Statutory valuation allowance	-	-	-
(c) Adjusted gross deferred tax assets (1a - 1b)	5,092,637	312,203	5,404,840
(d) Deferred Tax Assets Nonadmitted	4,425,010	-	4,425,010
(e) Subtotal Net Admitted Deferred Tax Asset (1c- 1d)	667,627	312,203	979,830
(f) Deferred Tax Liabilities	\$ (52,688)	\$ 1,836,494	\$ 1,783,806
(g) Net admitted deferred tax asset/(liability) (1e - 1f)	\$ 720,315	\$ (1,524,291)	\$ (803,976)

2.

	2018		
	Ordinary	Capital	Total
SSAP 101, paragraphs 11.a., 11.b., and 11.c.:			
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	-	-	-
(b) Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The lesser of 2(b)1 and 2(b)2 Below)			
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	12,243,346	898,181	13,141,527
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	12,243,346	898,181	13,141,527
XXX	XXX	XXX	26,615,186
(c) Adjusted Gross Deferred Tax Assets (Excluding the amount of Deferred Tax Assets from 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	1,965,516	-	1,965,516
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No.101 Total (2(a)+2(b)+2(c))	14,208,862	898,181	15,107,043

	2017		
	Ordinary	Capital	Total
SSAP 101, paragraphs 11.a., 11.b., and 11.c.:			
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	-	-	-
(b) Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The lesser of 2(b)1 and 2(b)2 Below)			
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	13,359,525	585,978	13,945,503
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	13,359,525	585,978	13,945,503
XXX	XXX	XXX	27,178,894
(c) Adjusted Gross Deferred Tax Assets (Excluding the amount of Deferred Tax Assets from 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	181,710	-	181,710
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No.101 Total (2(a)+2(b)+2(c))	13,541,235	585,978	14,127,213

	Change		
	Ordinary	Capital	Total
SSAP 101, paragraphs 11.a., 11.b., and 11.c.:			
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	-	-	-
(b) Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The lesser of 2(b)1 and 2(b)2 Below)			
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	(1,116,179)	312,203	(803,976)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	(1,116,179)	312,203	(803,976)
XXX	XXX	XXX	(563,708)
(c) Adjusted Gross Deferred Tax Assets (Excluding the amount of Deferred Tax Assets from 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	1,783,806	-	1,783,806
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No.101 Total (2(a)+2(b)+2(c))	667,627	312,203	979,830

3.

	2018 Percentage	2017 Percentage
(a) Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount	416%	481%
(b) Amount of Adjusted Capital and Surplus Used to Determine Recovery Period and Threshold Limitation in 2(b) 2 above	210,069,584	214,671,270

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY

4.

	2018		
	Ordinary	Capital	Total
Impact of Tax Planning Strategies			
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.			
1. Adjusted Gross DTAs amountfrom Note 9A1(c)	58,657,876	898,181	59,556,057
2. Percentage of Adjusted gross DTAs by tax characterattributable to the impact of taxplanning strategies	0.00%	0.00%	0.00%
3. Net Admitted Adjusted Gross DTAs amountfrom Note 9A1(e)	14,208,862	898,181	15,107,043
4. Percentage of net admitted adjusted gross DTAs by taxcharacter admitted because of the impact of taxplanning strategies	0.00%	5.95%	5.95%
(b) The Company's tax-planning strategies did not include the use of reinsurance-related tax planning strategies			

	2017		
	Ordinary	Capital	Total
Impact of Tax Planning Strategies			
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.			
1. Adjusted Gross DTAs amountfrom Note 9A1(c)	53,565,239	585,978	54,151,217
2. Percentage of Adjusted gross DTAs by tax characterattributable to the impact of taxplanning strategies	0.00%	0.00%	0.00%
3. Net Admitted Adjusted Gross DTAs amountfrom Note 9A1(e)	13,541,235	585,978	14,127,213
4. Percentage of net admitted adjusted gross DTAs by taxcharacter admitted because of the impact of taxplanning strategies	0.00%	4.15%	4.15%
(b) The Company's tax-planning strategies did not include the use of reinsurance-related tax planning strategies			

	Change		
	Ordinary	Capital	Total
Impact of Tax Planning Strategies			
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.			
1. Adjusted Gross DTAs amountfrom Note 9A1(c)	5,092,637	312,203	5,404,840
2. Percentage of Adjusted gross DTAs by tax characterattributable to the impact of taxplanning strategies	0.00%	0.00%	0.00%
3. Net Admitted Adjusted Gross DTAs amountfrom Note 9A1(e)	667,627	312,203	979,830
4. Percentage of net admitted adjusted gross DTAs by taxcharacter admitted because of the impact of taxplanning strategies	0.00%	1.80%	1.80%
(b) The Company's tax-planning strategies did not include the use of reinsurance-related tax planning strategies			

B. Unrecognized DTLs

Not applicable

C. Current Tax and Change in Deferred Tax

1. Current income tax:

	2018	2017	Change
(a) Federal	\$ 1,842,020	\$ 66,392	\$ 1,775,628
(b) Foreign	-	-	-
(c) Subtotal	1,842,020	66,392	1,775,628
(d) Federal Income Tax on capital gains/(losses)	67,103	1,015,122	(948,019)
(e) Utilization of capital loss carryforwards	-	-	-
(f) Other	-	-	-
Federal income taxes incurred	\$ 1,909,123	\$ 1,081,514	\$ 827,609

2. Deferred tax assets

	December 31, 2018	December 31, 2017	Change
(a) Ordinary			
(1) Life and healthreserves	\$ 32,672,993	\$ 29,886,420	\$ 2,786,573
(2) DAC	24,054,936	21,847,356	2,207,580
(3) Nonadmitted assets	743,399	523,541	219,858
(4) Other, net	1,186,548	1,307,922	(121,374)
(99) Subtotal	\$ 58,657,876	\$ 53,565,239	\$ 5,092,637
(b) Statutory valuation allowance adj	-	-	-
(c) Nonadmitted	44,449,014	40,024,004	4,425,010
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	\$ 14,208,862	\$ 13,541,235	\$ 667,627
(e) Capital			
(1) Investments	\$ -	\$ 462,564	\$ (462,564)
(2) Unrealized losses oninvestments	898,181	123,414	774,767
(99) Subtotal	\$ 898,181	\$ 585,978	\$ 312,203
(f) Statutory valuation allowance adj	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	\$ 898,181	\$ 585,978	\$ 312,203
(i) Admitted deferred tax assets (2d + 2h)	\$ 15,107,043	\$ 14,127,213	\$ 979,830

3. Deferred tax liabilities

	December 31, 2018	December 31, 2017	Change
(a) Ordinary			
(1) Other, net	\$ 129,022	\$ 181,710	\$ (52,688)
(99) Subtotal	\$ 129,022	\$ 181,710	\$ (52,688)
(b) Capital			
(1) Investments	\$ 1,836,494	\$ -	\$ 1,836,494
(2) Unrealized gains oninvestments	\$ -	\$ -	\$ -
(99) Subtotal	\$ 1,836,494	\$ -	\$ 1,836,494
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 1,965,516	\$ 181,710	\$ 1,783,806

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	December 31, 2018	December 31, 2017	Change
Total deferred tax assets	\$ 59,556,057	\$ 54,151,217	\$ 5,404,840
Total deferred tax liabilities	1,965,516	181,710	1,783,806
Net deferred tax asset/(liability)	\$ 57,590,541	\$ 53,969,507	\$ 3,621,034
Tax effect of unrealized gains/(losses)			(774,767)
Change in net deferred income tax (charge)/benefit			<u><u>\$ 2,846,267</u></u>
	December 31, 2017	December 31, 2016	Change
Total deferred tax assets	\$ 54,151,217	\$ 91,851,332	\$ (37,700,115)
Total deferred tax liabilities	181,710	228,840	(47,130)
Net deferred tax asset/(liability)	\$ 53,969,507	\$ 91,622,492	\$ (37,652,985)
Tax effect of unrealized (gains)/losses			(123,414)
Change in net deferred income tax (charge)/benefit			<u><u>\$ (37,776,399)</u></u>

Our accounting for all elements of the 2017 Tax Cut and Jobs Act ("Tax Act") is now complete, consistent with the closing of the SAB 118 measurement period on December 22, 2018. During the measurement period we revised our estimates related to the calculation of tax reserves under the Tax Act and we have adjusted our deferred tax balances related to tax base life and health reserves accordingly. The adjustment resulted in no net impact on our deferred tax balances and no impact on our effective tax rate.

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

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

Description	As of December 31, 2018		
	Amount	Tax Effect	Effective Tax Rate
Income before taxes	\$ 1,723,119	\$ 361,855	21.00%
Amortization of IMR	(2,455,739)	(515,705)	-29.93%
Dividends received deduction	-	-	0.00%
Other items permanent in nature	(2,683,027)	(563,436)	-32.70%
Total	<u><u>\$ (3,415,647)</u></u>	<u><u>\$ (717,286)</u></u>	<u><u>-41.63%</u></u>
 Federal income taxes incurred expense/(benefit)	 \$ 8,771,524	 \$ 1,842,020	 106.90%
Tax on capital gains/(losses)	319,538	67,103	3.89%
Change in net deferred income tax charge/(benefit)	(13,553,652)	(2,846,267)	-165.18%
Change in nonadmitted excluding deferred tax asset	1,046,943	219,858	12.76%
Total statutory income taxes	<u><u>\$ (3,415,647)</u></u>	<u><u>\$ (717,286)</u></u>	<u><u>-41.63%</u></u>
As of December 31, 2017			
Description	Amount	Tax Effect	Effective Tax Rate
Income before taxes	\$ 13,744,323	\$ 4,810,513	35.00%
Amortization of IMR	(4,019,497)	(1,406,824)	-10.24%
Dividends received deduction	-	-	0.00%
Impact of Tax Rate Change	101,566,765	35,548,368	258.65%
Other items permanent in nature	(1,074,979)	(376,243)	-2.74%
Total	<u><u>\$ 110,216,612</u></u>	<u><u>\$ 38,575,814</u></u>	<u><u>280.67%</u></u>
 Federal income taxes incurred expense/(benefit)	 \$ 189,691	 \$ 66,392	 0.48%
Tax on capital gains/(losses)	2,900,349	1,015,122	7.39%
Change in net deferred income tax charge/(benefit)	107,932,569	37,776,399	274.85%
Change in nonadmitted excluding deferred tax asset	(805,997)	(282,099)	-2.05%
Total statutory income taxes	<u><u>\$ 110,216,612</u></u>	<u><u>\$ 38,575,814</u></u>	<u><u>280.67%</u></u>

E. Operating Loss and Tax Credit Carryforwards

- (1) At December 31, 2018, the Company had net operating loss and tax credit carryforwards of:
 (2) At December 31, 2018, the Company had capital loss carryforwards of:

\$ -
\$ -

- (3) The following is income tax expense for the current and prior years that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2018	\$ -	\$ -	\$ -
2017	-	-	-
2016	-	-	-
Total	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>

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

\$ -
\$ -

F. Consolidated Federal Income Tax Return

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

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

- (2) The method of allocation between the Company is subject to a written agreement, approved by the Board of Directors, whereby allocation is made primarily on a separate return basis, with the company receiving a current benefit for losses generated to the extent federal taxes are reduced for the consolidated tax group.

G. Federal or Foreign Federal Income Tax Loss Contingencies

For the years ended December 31, 2018 and 2017, the Company did not have tax contingencies under the principles of SSAP No. 5, *Liabilities, Contingencies and Impairment of Assets*. This is subject to change but it is not expected to significantly increase in the 12 month period following the balance sheet date. The Company is primarily subject to examination by U.S. federal and various U.S. state and local tax authorities. The statute of limitations for federal tax purposes has closed for tax years 2014 and earlier. The statute of limitations for state income tax purposes has closed for tax years 2014 and earlier.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY

10. Information Concerning Parent, Subsidiaries and Affiliates –

- A. Not Applicable
- B. Not Applicable
- C. Not Applicable
- D. At December 31, 2018, The Company reported \$3,870,548 as amounts receivable from the Parent Company, The Cincinnati Insurance Company, and from affiliated companies, Cincinnati Specialty Underwriters Insurance Company, CFC Investment Company, and CSU Producer Resources, Inc. Also at December 31, 2018 the Company reported \$287,807 as amounts due to the ultimate parent Cincinnati Financial Corporation. The terms of the settlement require that these amounts be settled within 30 days.
- E. Not Applicable
- F. Management, Service Contracts, Cost Sharing Agreements

The Company has the following management agreements with related parties:

 1. Inter-company Benefits and Expense Allocation Agreement.
 2. Inter-company Cost sharing and Expense Allocation Agreement.
 3. Inter-company Tax sharing Agreement.
- G. All outstanding shares of the Company are owned by the Parent Company, The Cincinnati Insurance Company, an insurance company domiciled in the State of Ohio.
- H. Not Applicable
- I. Not Applicable
- J. Not Applicable
- K. Not Applicable
- L. Not Applicable
- M. Not Applicable
- N. Not Applicable
- O. Not Applicable

11. Debt

- A. Capital Notes – None
- B. All Other Debt - None

12. Retirement Plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Post-retirement Benefit Plans

- A. Defined Benefit Plan – None
- B. Defined Benefit Plan Investment Strategy – Not Applicable
- C. Defined Benefit Plan Fair Value – Not Applicable
- D. Defined Benefit Plan Rate of Return – Not Applicable
- E. Defined Contribution Plan – None
- F. Multi-Employer Plans – None
- G. Consolidated/Holding Company Plans – The Company participates in a qualified, noncontributory defined benefit pension plan sponsored by Cincinnati Financial Corporation, an affiliate. The Company has no legal obligations for benefits under these plans. Cincinnati Financial Corporation allocates amounts to the Company based on the percentage of participants on the Company's payroll. The Company's share of net expense for the qualified pension plan was \$253,224 and \$408,366 for 2018 and 2017 respectively.
- H. Postemployment Benefits and Compensated Absences – None
- I. Impact of Medicare Modernization Act on Postretirement Benefits - None

13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

- A. The Company has 2,000 shares authorized, 2,000 shares issued and 2,000 shares outstanding. All shares are Class A shares. The par value per share is \$1,500.
- B. The Company has no preferred stock outstanding.
- C. The maximum amount of dividends which may be paid by State of Ohio insurance companies to shareholders without prior approval, cannot exceed in any one year the greater of ten percent of the surplus as of December 31 next preceding, or the net income for the twelve month period ending December 31 next preceding. The maximum dividend payment that may be made in 2018 is approximately \$19,050,000. Dividends are paid as determined by the Board of Directors and are not cumulative.
- D. No dividends were paid during the 2018 calendar year.
- E. Within the limitations of (B) above, there are no restrictions placed on the portion of company profits that may be paid as ordinary dividends.
- F. There are no restrictions on unassigned surplus.
- G. Not Applicable
- H. The Company holds no shares of stock for special purposes.
- I. Not Applicable
- J. The portion of unassigned funds (surplus) represented or (reduced) by cumulative unrealized gains/(losses) are (\$3,689,366) offset by deferred tax of \$774,767 for a net balance of (\$2,914,599).
- K. Not Applicable
- L. Not Applicable
- M. Not Applicable

14. Contingencies

- A. The Company has given an unaffiliated real estate partnership a guarantee on the construction during the 24 month construction loan period.
 1. Total SSAP No. 97—Investments in Subsidiary, Controlled, and Affiliated Entities, and SSAP No. 48—Joint Ventures, Partnerships and Limited Liability Companies contingent liabilities: \$247,568.

Nature and Circumstances of guarantee and key attributes, including date and duration of agreement.	Liability recognition of guarantee. (Include amount recognized at inception. If no initial recognition, document exception allowed under SSAP No. 5R.)	Ultimate financial statement impact if action under the guarantee is	Maximum potential amount of future payments (undiscounted) the guarantor could be required to make under the guarantee. If unable to develop an estimate, this should be specifically	Current status of payment or performance risk of guarantee. Also provide additional discussion as warranted.
Guarantee the loan of an unaffiliated real estate partnership.	No liability recognized pursuant to SSAP No. 5R, paragraph 18d.	Investments in SCA	\$4,375,000	Real estate partnership is current in all payments of principal and/or interest.
Guarantee the construction loan of an unaffiliated real estate partnership. The guarantee will be in place during the 24 month construction period.	\$42,750	Investments in SCA	\$4,759,500	Real estate partnership is current in all payments of principal and/or interest.
Total	\$42,750		\$9,134,500	

a. Aggregate Maximum Potential of Future Payments of All Guarantees (undiscounted) the guarantor could be required to make under guarantees. (Should equal total of Column 4 for (2) above.)	\$ 9,134,500
b. Current Liability Recognized in F/S:	
1. Noncontingent Liabilities	\$0
2. Contingent Liabilities	\$42,750
c. Ultimate Financial Statement Impact if action under the guarantee is required.	
1. Investments in SCA	\$9,134,500
2. Joint Venture	\$0
3. Dividends to Stockholders (capital contribution)	\$0
4. Expense	\$0
5. Other	\$0
6. Total (Should equal (3)a.)	\$9,134,500

- B. Assessments – None
- C. Gain Contingencies – None
- D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming from Lawsuits – None
- E. Joint and Several Liabilities - None
- F. All Other Contingencies – Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company. The Company has two impaired bond.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY

15. Leases

A. Lessee Leasing Arrangements

1. The Company leases company automobiles under various non-cancelable operating agreements that expire through December 2019. Rental expense for 2018, and 2017 was approximately \$221,863, and \$177,160, respectively.
2. At January 1, 2019, the minimum agreement rental commitments are as follows:

Year Ending December 31,	Operating Leases
2019	\$237,307
2020	\$228,244
2021	\$217,704
2022	\$169,001
2023	\$122,359
Total	\$1,039,739

3. None

B. Significant Leases - None

16. Off-Balance Sheet Risk – None

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. None

B. None

C. None

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

A. None

B. None

C. None

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators – The Cincinnati Life Insurance Company has direct written long term care premiums of \$2,333,859 and \$1,193,010 in direct premiums on certain closed blocks of life and health business through a third party administrator. This total through our third party administrators is not equal to or greater than 5% of surplus.

20. Fair Value Measurements

A. None

B. None

C. Fair Value within Fair Value Hierarchy

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	3,375,965,293	3,383,717,754	247,520	3,375,301,974	415,800		
Common Stock							
Perpetual Preferred Stock	8,386,450	5,046,800		8,386,450			
Surplus Notes	58,121,167	47,713,616			58,121,167		

D. None

E. None

21. Other Items

A. Not Applicable

B. Not Applicable

C. Assets in the amount of \$4,239,527 and \$4,237,833 at December 31, 2018 and 2017, respectively, were on deposit with government authorities or trustees as required by law.

D. Not Applicable

E. Not Applicable

F. Not Applicable

G. Retained Assets

1. The Company's retained asset program is structured in the financial statements as such. Once a claimant meeting the program requirements opts to take part in the retained assets program, (Benefit Access Account), a claim is recorded and the corresponding liability set up. At that point The Northern Trust Company, which administers the program for Cincinnati Life Insurance, sets up the retained asset account and forwards all documentation including check books to the beneficiary who have full access to their funds once the necessary paperwork is completed with the administrator. During the 2018 calendar year, account holders were credited at a 1.20% interest rate. There are no monthly service or maintenance fees for the BAA and there is no charge for withdrawals or for checks, however there are fees for special services. Returned checks are charged to the account holder at \$10 each and stop payments are charged at \$15 each.

2. Retained Asset Balances

December 31, 2018			December 31, 2017		
Category	Number	Amount	Category	Number	Amount
Up to and including 12 months	25	\$3,850,655	Up to and including 12 months	19	\$2,857,415
13 to 24 months	11	\$984,310.07	13 to 24 months	27	\$2,898,159
25 to 36 months	19	\$1,688,023	25 to 36 months	25	\$2,450,535
37 to 48 months	20	\$1,198,877	37 to 48 months	14	\$2,356,062
49 to 60 months	11	\$2,115,687	49 to 60 months	17	\$1,277,093
Over 60 months	209	\$10,216,423	Over 60 months	226	\$10,399,660
Total	295	\$20,055,297	Total	328	\$22,239,449

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

	Number	Balance/Amount
Retained Asset accounts at 1/1/2018	328	\$22,239,449
Accounts issued during 2018	31	\$7,501,078
Earnings credited during 2018	N/A	\$221,946
Fees & Other Charges during 2018	N/A	\$40
Accounts transferred to Unclaimed Property during 2018	0	\$0
Accounts closed/withdrawn during 2018	64	\$9,907,136
Retained Asset accounts at 12/31/2018	295	\$20,055,297

H. Not Applicable

22. Events Subsequent – None

23. Reinsurance

A. Ceded Reinsurance Report

1. Section 1 – General Interrogatories

- a. No
- b. No

2. Section 2 – Ceded Reinsurance Report – Part A

- a. No
- b. No

3. Section 3 – Ceded Reinsurance Report – Part B

- a. \$345,258,906
- b. No

B. Uncollectible Reinsurance – None

C. Commutation of Ceded Reinsurance – None

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation – None

E. Reinsurance of Variable Annuities with Captive Reinsurer – None

F. Captive Reinsurer Credits – None

G. Captive Reinsurer XXX/AXXX – None

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

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

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

27. Structured Settlements – None

28. Health Care Receivables – None

29. Participating Policies – None

30. Premium Deficiency Reserves – None

31. Reserves for Life Contracts and Deposit Type Contracts

A. The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the month of death. Surrender values are not promised in excess of the legally computedreserves.

B. Extra premiums are charged for substandard lives, in addition to the regular gross premiums for the true age. Mean reserves for traditional insurance products are determined by computing the regular mean reserve for the plan at the true age, and adding one-half (1/2) of the extra premium charge for the year. For plans with explicit mortality charges, mean reserves are based on appropriate multiples of standard rates of mortality.

C. As of December 31, 2018, the Company had \$8,005,021,596 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio.

D. The Tabular Interest, Tabular Less Actual Reserve Released, and Tabular Cost have been determined by formula as described in the instructions.

E. Tabular interest on funds not involving life contingencies is calculated by subtracting from the current year end total of accumulations and deposit funds prior year end total of accumulations and deposit funds and funds added during the year, and adding funds withdrawn during the year.

F. No other reserve changes.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY

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

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A Subject to discretionary withdrawal					
(1) With fair value adjustment	\$	\$	\$	\$	
(2) At book value less current surrender charge of 5% or more	67,128,321			67,128,321	7%
(3) At fair value					
(4) Total with adjustment or at fair value (total of 1 through 3)					
(5) At book value without adjustment (minimal or no charge or adjustment)	715,166,943			715,166,943	75%
B Not subject to discretionary withdrawal	167,669,733			167,669,733	18%
C Total (gross: direct + assumed)	949,964,997			949,964,997	100%
D Reinsurance ceded	250,372			250,372	
E Total (net)* (C) - (D)	\$949,714,625			\$949,714,625	

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

Life & Accident & Health Annual Statement:		
Exhibit 5, Annuities Section, Totals (net)		\$ 789,253,812
Exhibit 5, Supplementary Contracts with Life Contingencies Section, Totals (net)		3,168,938
Exhibit 7, Deposit-Type Contracts, Line 14, Column 1		157,291,875
Subtotal		949,714,625
Separate Accounts Annual Statement		
Exhibit 3, Line 0199999, Column 2		797,252,953
Policyholder dividend and coupon accumulations		0
Policyholder premiums		0
Guaranteed interest contracts		0
Other contract deposit funds		0
Subtotal		797,252,953
Combined Total		\$ 1,746,967,578

33. **Premium and Annuity Considerations Deferred and Uncollected**

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2018, were as follows:

Type	Gross	Net of Loading
Industrial	\$253	\$89
Ordinary New Business	10,325,093	921,872
Ordinary Renewal	56,461,444	123,270,221
Credit Life		
Group Life	175,107	175,107
Group Annuity		
Total	\$66,961,897	\$124,367,289

34. **Separate Accounts**

A. Separate Account Activity

1. The Cincinnati Life Insurance Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and transactions. For the current reporting year, Cincinnati Life reported assets and liabilities from certain Bank Owned Life Insurance (BOLI) policies into a separate account. In accordance with the Ohio state procedures of approving items within the separate account, the classification of the BOLI policies into separate accounts is supported by Ohio revised code 3911.011 (B).

2. As of December 31, 2018 and 2017 the Company separate account statement included legally insulated assets of \$804,132,552 and \$776,423,736 respectively. The assets legally insulated from the general account as of December 31, 2018 are attributed to the following products/transactions:

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Fifth Third Bank (FTB)	\$761,435,361	\$0
Huntington Bank (FM)	42,697,191	0
Total	\$804,132,552	\$0

3. In accordance with the products/transactions recorded within the separate account, some separate account liabilities are guaranteed by the general account. In accordance with these guarantees, if the investment proceeds are insufficient to cover the rate of return guaranteed for the product, the policyholder proceeds will be remitted by the general account. As of December 31, 2018, the general account of The Cincinnati Life Insurance Company had a maximum guarantee for separate account liabilities of \$0 and has not made any payments towards separate account guarantees. To compensate the general account for the risk taken, the separate account has paid risk charges as follows for the past five years.

- a. 2018 \$4,252,432
- b. 2017 \$5,419,045
- c. 2016 \$5,318,053
- d. 2015 \$5,232,105
- e. 2014 \$5,715,555

4. The Company does not engage in security lending transactions within the separate account.

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

	Separate Accounts with Guarantees			Non-guaranteed	
	(1)	(2)	(3)	(4)	(5)
1. Premiums, considerations or deposits for year ended 12/31/18		Non-indexed	Non-indexed	Non-guaranteed	
2. Reserves at 12/31/18		Guarantee less	Guarantee	Separate	
I. For accounts with assets at:	Indexed	Than/equal to 4%	More than 4%	Accounts	Total
a. Market value					
b. Amortized cost	\$ 797,252,953				\$ 797,252,953
c. Total reserves	\$ 797,252,953				\$ 797,252,953
II. By withdrawal characteristics:					
a. Subject to discretionary withdrawal	\$ 797,252,953				\$ 797,252,953
b. With MV adjustment					
c. At book value without MV adjustment and with current surrender charge of 5%					
d. At market value					
e. At book value without MV adjustment and with current surrender charge less than 5%					
f. Subtotal	\$ 797,252,953				\$ 797,252,953
g. Not subject to discretionary withdrawal					
h. Total	\$ 797,252,953				\$ 797,252,953

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

Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	
Transfers to Separate Accounts (Page 4, Line 1.4)	\$ 0
Transfers from Separate Accounts (Page 4, Line 10)	\$ 2,412,336
Net transfer to or (From) Separate Accounts (a) – (b)	(\$ 2,412,336)
Reconciling Adjustments	
Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement	
(1c) + (2) = (Page 4, Line 26)	(\$ 2,412,336)

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
 GENERAL**

1.1	Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]						
1.2	If yes, complete Schedule Y, Parts 1, 1A and 2							
1.3	Is the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input type="checkbox"/>]						
1.4	State Regulating?	OHIO						
1.5	Is the reporting entity publicly traded or a member of a publicly traded group?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]						
1.6	If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.	0000020286						
2.1	Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]						
2.2	If yes, date of change:							
3.1	State as of what date the latest financial examination of the reporting entity was made or is being made.	12/31/2014						
3.2	State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.	12/31/2014						
3.3	State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).	10/06/2015						
3.4	By what department or departments?							
	STATE OF OHIO							
3.5	Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?	Yes [<input type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input checked="" type="checkbox"/>]						
3.6	Have all of the recommendations within the latest financial examination report been complied with?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input type="checkbox"/>]						
4.1	During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:							
	4.11 sales of new business?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]						
	4.12 renewals?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]						
4.2	During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:							
	4.21 sales of new business?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]						
	4.22 renewals?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]						
5.1	Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]						
	If yes, complete and file the merger history data file with the NAIC.							
5.2	If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.							
<table border="1"> <thead> <tr> <th>1 Name of Entity</th> <th>2 NAIC Company Code</th> <th>3 State of Domicile</th> </tr> </thead> <tbody> <tr> <td>.....</td> <td>.....</td> <td>.....</td> </tr> </tbody> </table>			1 Name of Entity	2 NAIC Company Code	3 State of Domicile
1 Name of Entity	2 NAIC Company Code	3 State of Domicile						
.....						
6.1	Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]						
6.2	If yes, give full information:							
7.1	Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]						
7.2	If yes,							
	7.21 State the percentage of foreign control;	%						
	7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).							
<table border="1"> <thead> <tr> <th>1 Nationality</th> <th>2 Type of Entity</th> </tr> </thead> <tbody> <tr> <td>.....</td> <td>.....</td> </tr> </tbody> </table>			1 Nationality	2 Type of Entity		
1 Nationality	2 Type of Entity							
.....							

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
 8.2 If response to 8.1 is yes, please identify the name of the bank holding company:
 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 DELOITTE & TOUCHE, LLP; 250 EAST FIFTH STREET STE 1900; CINCINNATI, OHIO 45202-5109
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
 10.2 If the response to 10.1 is yes, provide information related to this exemption:
 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
 10.4 If the response to 10.3 is yes, provide information related to this exemption:
 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
 10.6 If the response to 10.5 is no or n/a, please explain:
 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 CAROL ELAINE MACKEY, FSA, MAAA; 6200 SOUTH GILMORE ROAD; P.O. BOX 145496; FAIRFIELD, OH 45014-5141; SECRETARY & ACTUARY OF THE CINCINNATI LIFE INSURANCE COMPANY
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
 12.11 Name of real estate holding company CINCINNATI LIFE INSURANCE COMPANY
 12.12 Number of parcels involved 7
 12.13 Total book/adjusted carrying value \$ 33,754,528

12.2 If, yes provide explanation:
 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**

- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code.
 14.11 If the response to 14.1 is No, please explain:
 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- | | |
|--|----------|
| 20.11 To directors or other officers..... | \$ |
| 20.12 To stockholders not officers..... | \$ |
| 20.13 Trustees, supreme or grand
(Fraternal Only) | \$ |
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | |
|--|----------|
| 20.21 To directors or other officers..... | \$ |
| 20.22 To stockholders not officers..... | \$ |
| 20.23 Trustees, supreme or grand
(Fraternal Only) | \$ |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- | | |
|---------------------------------|----------|
| 21.21 Rented from others..... | \$ |
| 21.22 Borrowed from others..... | \$ |
| 21.23 Leased from others | \$ |
| 21.24 Other | \$ |
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- | | |
|---|----------|
| 22.21 Amount paid as losses or risk adjustment \$ | |
| 22.22 Amount paid as expenses | \$ |
| 22.23 Other amounts paid | \$ |
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 3,666,231

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)..... Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$
24.103 Total payable for securities lending reported on the liability page.	\$

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

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

25.21 Subject to repurchase agreements	\$
25.22 Subject to reverse repurchase agreements	\$
25.23 Subject to dollar repurchase agreements	\$
25.24 Subject to reverse dollar repurchase agreements	\$
25.25 Placed under option agreements	\$
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$
25.27 FHLB Capital Stock	\$
25.28 On deposit with states	\$
25.29 On deposit with other regulatory bodies	\$
25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$
25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$
25.32 Other	\$

25.3 For category (25.26) provide the following:

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

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

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

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

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

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

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

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

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

- 28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Securian Asset Management	U.....
Internally Managed	I.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets?..... Yes [] No [X]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets?..... Yes [] No [X]

- 28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
109905	Securian Asset Management	5URRAMPUS5ELNII8AQJB87	SEC	NO.....

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

29.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	3,383,717,754	3,375,965,293	(7,752,461)
30.2 Preferred stocks	5,046,800	8,386,450	3,339,650
30.3 Totals	3,388,764,554	3,384,351,743	(4,412,811)

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

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

- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?..... Yes [X] No []
- 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?..... Yes [] No [X]
- 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
FOR OUR PRIVATE PLACEMENT SECURITIES, WE RECEIVE THE FAIR VALUE PRICE FROM AN OUTSIDE PRIVATE PLACEMENT MANAGEMENT FIRM. FOR ALL OTHER SECURITIES NOT PRICED BY IDC WE LOOK TO OUTSIDE SECURITY BROKERS WHO ARE MARKET MAKERS IN THAT TYPE OF SECURITY
- 32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed?..... Yes [] No [X]
- 32.2 If no, list exceptions:
SEE ATTACHED PAGE 20.6

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
- Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
 - Issuer or obligor is current on all contracted interest and principal payments.
 - The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
- Has the reporting entity self-designated 5GI securities? Yes [] No [X]
34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
- The security was purchased prior to January 1, 2018.
 - The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 - The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
 - The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
- Has the reporting entity self-designated PLGI securities? Yes [] No [X]

OTHER

- 35.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 6,165,962
- 35.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.
- | 1
Name | 2
Amount Paid |
|-------------------------|------------------|
| EXAMONE WORLDWIDE | 4,184,575 |
- 36.1 Amount of payments for legal expenses, if any? \$ 273,379
- 36.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.
- | 1
Name | 2
Amount Paid |
|-----------|------------------|
| | |
- 37.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 28,300
- 37.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.
- | 1
Name | 2
Amount Paid |
|--------------------------|------------------|
| DAVIS & HARMAN LLP | 28,300 |

GENINTPT1 - Attachment

Question 32.2 If no, list exceptions

The following bonds do not meet all of the filing requirements of the *Purposes and Procedures Manual* of the NAIC Securities Valuation Office.

Cusip	Description	Par	Book Adjusted		SVO Rating
			Carry Value	Value	
34489*AE9	FOOTBALL CLUB TERM NOTES	3,300,000.00	3,300,000.00	1Z	
60040RAA4	MILLENNIUM CONSOLIDATED HOLDINGS LLC	2,000,000.00	1,988,257.17	2Z	
14268#AA2	CARLSBAD ENERGY HOLDINGS LLC	2,500,000.00	2,500,000.00	2Z	
Q2312*AA9	CHARTER HALL FUNDS MANAGEMENT LTD.	2,600,000.00	2,600,000.00	2Z	
419870F@4	HAWAIIAN ELECTRIC INDUSTRIES, INC.	4,300,000.00	4,300,000.00	2Z	
24380@AB4	DEER DISTRICT LLC	4,000,000.00	4,000,000.00	2Z	
32115DAB2	FIRST NBC BK HLDG CO	2,000,000.00	20,000.00	6*	
		20,700,000.00	18,708,257.17		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]
1.2	If yes, indicate premium earned on U.S. business only	\$ 3,825
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$
1.31	Reason for excluding:	
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$ 8,133
1.6	Individual policies:	Most current three years: 1.61 Total premium earned \$
		1.62 Total incurred claims \$
		1.63 Number of covered lives
		All years prior to most current three years 1.64 Total premium earned \$ 3,825
		1.65 Total incurred claims \$ 8,133
		1.66 Number of covered lives 4
1.7	Group policies:	Most current three years: 1.71 Total premium earned \$
		1.72 Total incurred claims \$
		1.73 Number of covered lives
		All years prior to most current three years 1.74 Total premium earned \$
		1.75 Total incurred claims \$
		1.76 Number of covered lives
2.	Health Test:	1 Current Year 2 Prior Year
2.1	Premium Numerator	41,629 44,213
2.2	Premium Denominator	293,313,933 272,848,525
2.3	Premium Ratio (2.1/2.2)	0.000 0.000
2.4	Reserve Numerator	2,551,167 2,567,422
2.5	Reserve Denominator	3,199,956,166 3,086,896,232
2.6	Reserve Ratio (2.4/2.5)	0.001 0.001
3.1	Does this reporting entity have Separate Accounts?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]
3.2	If yes, has a Separate Accounts Statement been filed with this Department?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input type="checkbox"/>]
3.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?	\$
3.4	State the authority under which Separate Accounts are maintained: STATE OF OHIO PURSUANT TO REVISED CODE 3911.011 (B)	
3.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]
3.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]
3.7	If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?	\$
4.1	Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]
4.2	Net reimbursement of such expenses between reporting entities:	4.21 Paid \$ 2,286,609 4.22 Received \$
5.1	Does the reporting entity write any guaranteed interest contracts?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]
5.2	If yes, what amount pertaining to these lines is included in:	5.21 Page 3, Line 1 \$
		5.22 Page 4, Line 1 \$
6.	FOR STOCK REPORTING ENTITIES ONLY:	
6.1	Total amount paid in by stockholders as surplus funds since organization of the reporting entity:	\$ 1,000,000
7.	Total dividends paid stockholders since organization of the reporting entity:	7.11 Cash \$ 168,000,000 7.12 Stock \$ 750,000

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

8.1 Does the company reinsurance any Workers' Compensation Carve-Out business defined as: Yes [] No [X]

Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

11.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A []

11.2 If the answer to 11.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
.....

12. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

12.1 Direct Premium Written	\$	281,944,241
12.2 Total Incurred Claims	\$	158,189,324
12.3 Number of Covered Lives		304,393

*Ordinary Life Insurance Includes
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

13. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [] No []

13.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

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

\$000 omitted for amounts of life insurance

	1 2018	2 2017	3 2016	4 2015	5 2014
Life Insurance in Force					
(Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	7,651,009	7,468,662	7,388,688	7,331,955	7,270,919
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	94,804,170	90,201,822	85,969,469	81,985,653	78,671,683
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	2,251,457	2,196,638	2,153,187	2,110,611	2,078,680
5. Industrial (Line 21, Col. 2)	19,005	20,020	21,208	22,534	23,471
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	104,725,640	99,887,142	95,532,553	91,450,753	88,044,753
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated	13,987,394	5,824,968	XXX	XXX	XXX
New Business Issued					
(Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	685,658	592,228	534,197	533,039	506,741
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	9,347,474	8,294,116	7,839,952	6,879,846	6,442,537
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)	23,535	24,754	28,266	25,039	20,413
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	10,056,667	8,911,098	8,402,415	7,437,924	6,969,691
Premium Income - Lines of Business					
(Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	51,228	59,940	68,204	78,141	93,500
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	257,006,755	237,389,698	223,874,869	210,723,181	202,101,579
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	31,294,955	30,728,593	47,169,909	34,966,420	37,452,268
16 Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	2,426,234	2,047,733	2,624,726	2,045,509	1,649,554
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)	1,103,223	1,036,169	810,871	531,111	710,922
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)	1,431,538	1,586,392	1,591,965	1,715,827	1,828,089
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	293,313,933	272,848,525	276,140,544	250,060,189	243,835,912
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	3,728,766,122	3,630,748,521	3,517,016,983	3,340,354,383	3,201,133,372
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	3,538,190,026	3,435,610,395	3,316,688,926	3,131,999,657	2,977,679,344
23. Aggregate life reserves (Page 3, Line 1)	3,249,264,632	3,146,581,039	3,014,069,552	2,832,845,304	2,669,119,537
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1			XXX	XXX	XXX
24. Aggregate A & H reserves (Page 3, Line 2)	15,861,979	16,426,016	16,579,506	16,623,168	16,292,000
25. Deposit-type contract funds (Page 3, Line 3)	157,291,878	162,193,402	171,079,323	176,207,802	183,381,030
26. Asset valuation reserve (Page 3, Line 24.01)	32,634,978	33,478,609	28,819,490	18,749,372	17,390,023
27. Capital (Page 3, Lines 29 and 30)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
28. Surplus (Page 3, Line 37)	187,576,097	192,138,127	197,328,058	205,354,726	220,454,028
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	114,483,151	143,266,996	169,889,868	159,651,306	140,315,731
Risk-Based Capital Analysis					
30. Total adjusted capital	223,211,111	228,616,773	229,147,585	227,104,135	240,844,106
31. Authorized control level risk - based capital	50,536,310	44,646,188	39,753,696	35,953,437	33,059,212
Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
(Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	96.2	95.4	95.3	96.1	94.8
33. Stocks (Lines 2.1 and 2.2)	0.1	0.1	0.2	0.2	0.2
34. Mortgage loans on real estate(Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	0.5	1.0	1.7	1.4	2.2
37. Contract loans (Line 6)	0.9	0.9	0.9	0.9	1.0
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)	2.3	2.5	2.0	1.4	1.9
40. Receivables for securities (Line 9)		0.0			
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2018	2 2017	3 2016	4 2015	5 2014
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated	24,400,314	30,319,987	21,076,579		
50. Total of above Lines 44 to 49	24,400,314	30,319,987	21,076,579		
51. Total Investment in Parent included in Lines 44 to 49 above					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	47,989,009	42,517,056	67,794,574	70,102,247	66,037,261
53. Total admitted assets (Page 2, Line 28, Col. 3)	4,532,898,674	4,407,172,258	4,266,450,845	4,066,836,927	3,915,974,595
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	157,188,081	162,668,112	158,587,025	154,137,743	148,380,858
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(3,739,689)	(271,793)	4,855,574	(6,091,758)	(5,833,382)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(2,914,599)	(464,273)			
57. Total of above Lines 54, 55 and 56	150,533,793	161,932,046	163,442,599	148,045,985	142,547,476
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11)	242,533,081	206,326,278	186,368,980	181,039,427	181,990,097
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	1,642,205	1,730,646	1,727,887	1,971,987	2,096,692
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	147,610,779	156,777,680	174,488,838	163,684,973	164,421,049
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	(564,037)	(153,490)	(43,661)	331,168	203,713
62. Dividends to policyholders (Line 30, Col. 1)	74	75	74	39	109
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	30.2	28.4	27.1	26.9	26.7
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	5.2	4.7	4.8	4.8	4.9
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	42.8	60.6	70.5	103.0	91.1
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.2	0.2	0.3	0.3	0.3
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	45.2	64.8	72.7	75.3	67.7
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	6,929,085	7,484,252	6,552,675	6,428,953	6,457,697
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	7,371,454	6,580,317	6,693,445	6,484,721	6,482,649
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	2,366,911	2,648,625	3,409,941	3,594,612	3,508,638
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	3,179,034	3,917,879	4,124,982	4,073,763	3,999,767
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2)	(91,442)	(286,289)	(219,707)	(227,995)	(168,784)
73. Ordinary - life (Col. 3)	(12,123,051)	184,367	(17,769,737)	(20,559,801)	(28,798,342)
74. Ordinary - individual annuities (Col. 4)	12,126,710	7,947,739	8,486,991	8,790,598	9,626,997
75. Ordinary-supplementary contracts (Col. 5)	381,369	106,447	163,329	153,886	239,530
76. Credit life (Col. 6)					
77. Group life (Col. 7)	4,127,407	3,624,303	4,348,317	4,067,426	3,999,811
78. Group annuities (Col. 8)	(44,519)	(35,419)	(46,004)	48,870	(41,216)
79. A & H-group (Col. 9)	726,607	(760,173)	(221,556)	(466,270)	(217,415)
80. A & H-credit (Col. 10)					
81. A & H-other (Col. 11)	56,013	492,382	(174,147)	(319,824)	(397,222)
82. Aggregate of all other lines of business (Col. 12)	(1,432,229)	1,360,149	2,662,311	3,115,548	2,974,106
83. Total (Col. 1)	3,726,864	12,633,505	(2,770,202)	(5,397,562)	(12,782,535)

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

Yes [] No []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group		10 Total Amount of Insurance
	1	2	3	4	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	7 Policies	8 Certificates	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance					
1. In force end of prior year	20,001	20,020	420,704	97,670,484			9	6,013	2,196,638 99,887,142
2. Issued during year			39,462	10,033,132				483	23,535 10,056,667
3. Reinsurance assumed				1					1
4. Revived during year			1,178	432,448					432,448
5. Increased during year (net)				47,592					72,767 120,358
6. Subtotals, Lines 2 to 5		40,640		10,513,172				483	96,302 10,609,474
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX	
8. Aggregate write-ins for increases									
9. Totals (Lines 1 and 6 to 8)	20,001	20,020	461,344	108,183,656			9	6,496	2,292,939 110,496,616
Deductions during year:									
10. Death	384	364	2,226	163,798			XXX	5	2,903 167,065
11. Maturity	44	35	.90	.460			XXX		.495
12. Disability							XXX		
13. Expiry	396	396	1,233	19,523					19,919
14. Surrender	208	220	4,225	237,975					238,195
15. Lapse			24,111	4,958,210			1	391	38,580 4,996,789
16. Conversion			353	114,137			XXX	XXX	XXX 114,137
17. Decreased (net)		1		234,375					234,376
18. Reinsurance									
19. Aggregate write-ins for decreases									
20. Totals (Lines 10 to 19)	1,032	1,016	32,238	5,728,477			1	396	41,483 5,770,976
21. In force end of year (Line 9 minus Line 20)	18,969	19,005	429,106	102,455,179			8	6,100	2,251,457 104,725,640
22. Reinsurance ceded end of year	XXX		XXX	38,005,413	XXX		XXX	XXX	578,318 38,583,731
23. Line 21 minus Line 22	XXX	19,005	XXX	64,449,766	XXX	(a)	XXX	XXX	1,673,139 66,141,909
DETAILS OF WRITE-INS									
0801.									
0802.									
0803.									
0898. Summary of remaining write-ins for Line 8 from overflow page.									
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)									
1901.									
1902.									
1903.									
1998. Summary of remaining write-ins for Line 19 from overflow page.									
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)									

(a) Group \$; Individual \$

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance	17,885	17,650	19,869	406,427
26. Debit ordinary insurance	XXX	XXX	11,133	51,933

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing		349		5,335
28. Term policies - other	25,067	9,318,520	268,868	94,358,314
29. Other term insurance - decreasing	XXX		XXX	89
30. Other term insurance	XXX	28,954	XXX	364,032
31. Totals (Lines 27 to 30)	25,067	9,347,474	269,217	94,727,770
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	7,106	76,400
34. Totals, whole life and endowment	14,395	685,658	152,783	7,651,009
35. Totals (Lines 31 to 34)	39,462	10,033,132	429,106	102,455,179

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial			19,005	
37. Ordinary	10,033,132		102,455,168	11
38. Credit Life (Group and Individual)				
39. Group	23,535		2,251,456	
40. Totals (Lines 36 to 39)	10,056,667		104,725,629	11

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	23,535
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	6,100	XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21			1,080	1,556,246

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	515,806
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium	753	654	16,048	3,359,604				
49. Disability Income			1,214	40,104				
50. Extended Benefits			XXX	XXX				
51. Other			2,738	190,701				
52. Total	753	(a) 654	20,000	(a) 3,590,409		(a)		(a)

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	64	316		
2. Issued during year	10	53		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	74	369		
Deductions during year:				
6. Decreased (net)	3	43		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	3	43		
9. In force end of year	71	326		
10. Amount on deposit		(a) 17,995,024		(a)
11. Income now payable	71	323		
12. Amount of income payable	(a) 390,317	(a) 3,978,003	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	982	16,916	2	21
2. Issued during year	4	340		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	986	17,256	2	21
Deductions during year:				
6. Decreased (net)	83	1,478		2
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	83	1,478		2
9. In force end of year	903	15,778	2	19
Income now payable:				
10. Amount of income payable	(a) 13,894,845	XXX	XXX	(a) 100,497
Deferred fully paid:				
11. Account balance	XXX	(a) 565,604,308	XXX	(a) 14,890
Deferred not fully paid:				
12. Account balance	XXX	(a) 217,195,141	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	3,998	2,023,926			5,858	5,052,557
2. Issued during year	336	4,925			32	59,769
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	4,334	XXX		XXX	5,890	XXX
Deductions during year:						
6. Conversions		XXX		XXX	XXX	XXX
7. Decreased (net)	285	XXX		XXX	517	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	285	XXX		XXX	517	XXX
10. In force end of year	4,049	(a) 2,148,072		(a)	5,373	(a) 4,826,061

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

			1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts		
1. In force end of prior year			34	2
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)			34	2
Deductions During Year:				
6. Decreased (net)			2	
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)			2	
9. In force end of year			32	2
10. Amount of account balance			(a) 53,170	(a) 7,585

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS ^(b)

Allocated by States and Territories

States, Etc.	1	Direct Business Only					
		Life Contracts		3	4	5	6
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	5,832,112	14,431	76,496		5,923,039	
2. Alaska	AK	74,675				74,675	
3. Arizona	AZ	3,020,447	(1,715)	24,442		3,043,173	
4. Arkansas	AR	3,712,156	348,496	5,928		4,066,580	
5. California	CA	8,620,515	817,310	11,760		9,449,584	
6. Colorado	CO	2,632,209	4,792	15,377		2,652,378	
7. Connecticut	CT	1,104,317	1,200	2,624		1,108,141	
8. Delaware	DE	492,412	22,600	2,694		517,706	
9. District of Columbia	DC	184,742		3,768		188,510	
10. Florida	FL	9,286,698	299,277	163,051		9,749,026	
11. Georgia	GA	16,408,579	142,338	304,442		16,855,359	
12. Hawaii	HI	109,006				109,006	
13. Idaho	ID	1,145,290	153,047	3,363		1,301,700	
14. Illinois	IL	19,137,173	1,548,815	411,597		21,097,585	
15. Indiana	IN	18,999,207	2,557,265	236,737		21,793,209	
16. Iowa	IA	13,057,659	4,265,245	119,625		17,442,530	
17. Kansas	KS	4,290,669	166,032	24,936		4,481,636	
18. Kentucky	KY	10,841,508	583,279	192,888		11,617,655	(150,000)
19. Louisiana	LA	1,260,757		1,186		1,261,943	
20. Maine	ME	220,073				220,073	
21. Maryland	MD	3,777,555	263,308	45,018		4,085,881	
22. Massachusetts	MA	1,159,677	70,000	14,137		1,243,815	
23. Michigan	MI	15,421,392	2,409,967	383,769		18,215,128	
24. Minnesota	MN	10,615,593	4,952,533	90,100		15,658,225	
25. Mississippi	MS	889,617	300	1,529		891,446	
26. Missouri	MO	9,996,183	333,261	66,000		10,395,444	
27. Montana	MT	2,168,711	680	5,052		2,174,442	
28. Nebraska	NE	2,543,320	61,409	18,718		2,623,446	
29. Nevada	NV	575,546	2,900	13,975		592,421	
30. New Hampshire	NH	677,092	109,000	5,123		791,215	
31. New Jersey	NJ	1,122,436	75,075	109		1,197,620	
32. New Mexico	NM	529,386	577,295	9,034		1,115,715	
33. New York	NY	423,960	43,931	2,529		470,420	
34. North Carolina	NC	14,268,552	390,195	260,486		14,919,233	
35. North Dakota	ND	1,642,676	64,025	7,318		1,714,018	
36. Ohio	OH	50,219,109	1,762,835	1,233,222		53,215,166	349,963
37. Oklahoma	OK	1,212,747	20,000	7,460		1,240,207	
38. Oregon	OR	1,890,656	17,032	1,329		1,909,017	
39. Pennsylvania	PA	22,359,413	1,558,104	311,779		24,229,296	
40. Rhode Island	RI	115,237				115,237	
41. South Carolina	SC	4,974,810	51,075	120,722		5,146,607	
42. South Dakota	SD	1,542,608	482,167	5,351		2,030,126	
43. Tennessee	TN	10,863,780	3,844,291	148,258		14,856,330	
44. Texas	TX	11,097,600	28,390	39,648		11,165,637	
45. Utah	UT	1,815,179	86,208	22,548		1,923,934	
46. Vermont	VT	478,599		2,658		481,257	
47. Virginia	VA	5,941,164	36,135	97,855		6,075,154	
48. Washington	WA	3,078,182	406,530	10,868		3,495,579	
49. West Virginia	WV	2,850,143	692,160	47,837		3,590,140	
50. Wisconsin	WI	10,321,906	2,033,740	249,717		12,605,362	
51. Wyoming	WY	414,292		3,019		417,311	
52. American Samoa	AS	N					
53. Guam	GU	N					
54. Puerto Rico	PR	N	2,380			2,380	
55. U.S. Virgin Islands	VI	N					
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N	30,332			30,332	
58. Aggregate Other Alien	OT	XXX	8,979			8,979	
59. Subtotal		XXX	315,459,016	31,294,955	4,826,061	351,580,031	199,963
90. Reporting entity contributions for employee benefits plans		XXX	3,434,724		2,148,072		5,582,796
91. Dividends or refunds applied to purchase paid-up additions and annuities		XXX					
92. Dividends or refunds applied to shorten endowment or premium paying period		XXX					
93. Premium or annuity considerations waived under disability or other contract provisions		XXX					
94. Aggregate or other amounts not allocable by State		XXX					
95. Totals (Direct Business)		XXX	318,893,740	31,294,955	6,974,132	357,162,827	199,963
96. Plus reinsurance assumed		XXX	7,305			7,305	
97. Totals (All Business)		XXX	318,901,045	31,294,955	6,974,132	357,170,132	199,963
98. Less reinsurance ceded		XXX	65,154,568		4,434,043	69,588,611	
99. Totals (All Business) less Reinsurance Ceded		XXX	253,746,477	31,294,955	(c) 2,540,089	287,581,521	199,963
DETAILS OF WRITE-INS							
58001. MEX Mexico		XXX	2,709			2,709	
58002. GBR United Kingdom		XXX	6,270			6,270	
58003.		XXX					
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX					
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	8,979			8,979	
9401.		XXX					
9402.		XXX					
9403.		XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX					
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX					

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 50 R - Registered - Non-domiciled RRGs.....

E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... Q - Qualified - Qualified or accredited reinsurer.....

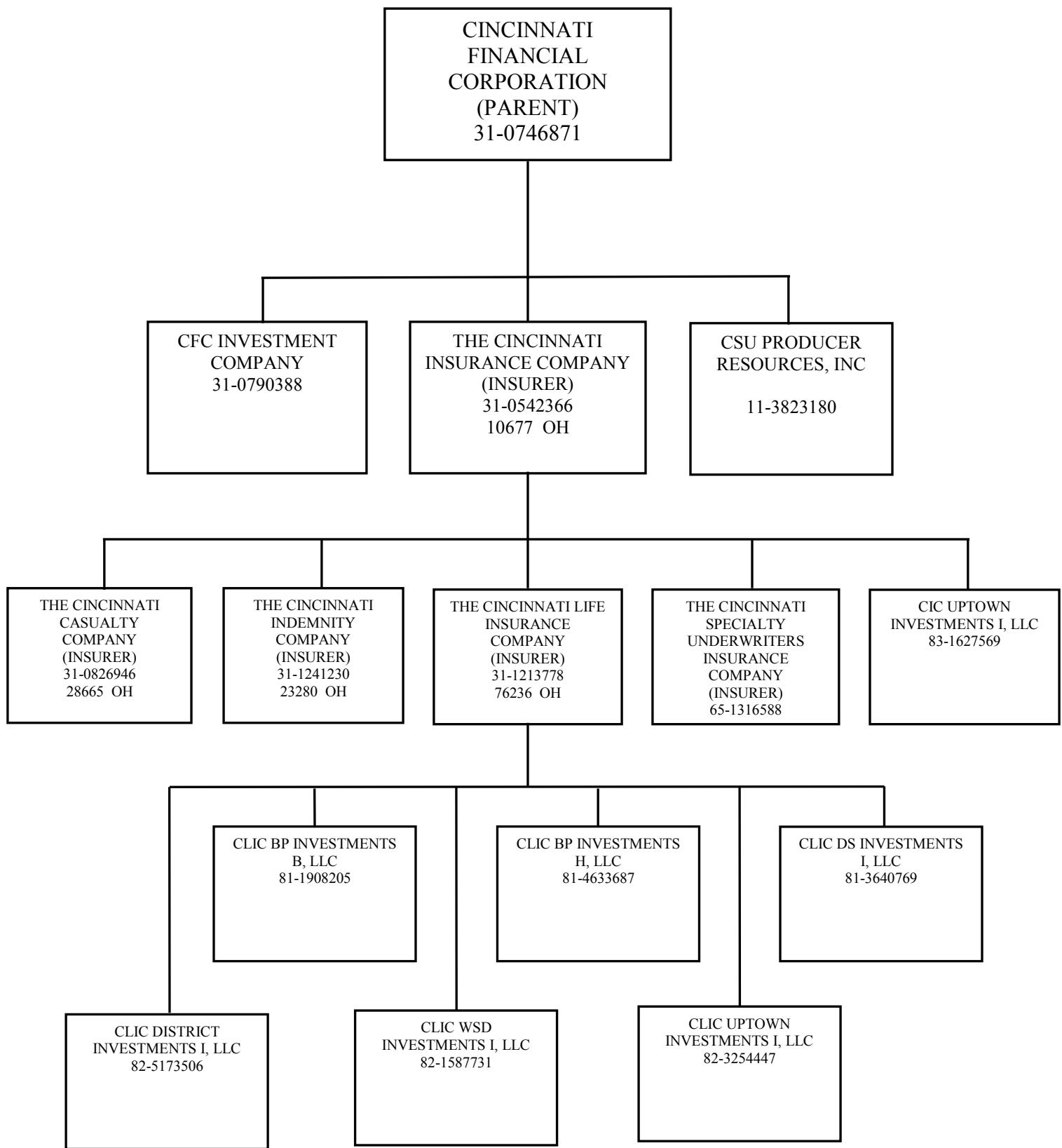
N - None of the above - Not allowed to write business in the state..... 7

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

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

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

**SCHEDULE Y – INFORMATION CONCERNING ACTIVITES OF
INSURER MEMBERS OF A HOLDING COMPANY GROUP PART 1
– ORGANIZATIONAL CHART**



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CINCINNATI LIFE INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
2504. AGENTS' BALANCES	12,560	12,560		
2505. TUITION REIMBURSEMENT RECEIVABLE	83,152	22,646	60,506	38,066
2597. Summary of remaining write-ins for Line 25 from overflow page	95,711	35,205	60,506	38,066

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. LLC GUARANTEE	42,750	
2597. Summary of remaining write-ins for Line 25 from overflow page	42,750	

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