LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023
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

Licensed as business type: Life, Accident and Health [X] Fraternal Benefit Societies [ ]

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

PRESIDENT	STEPHEN MICHAEL SPRAY	TREASURER & VICE PRESIDENT	CHRISTOPHER THOMAS LUTZ
CFO & EXECUTIVE VICE PRESIDENT	MICHAEL JAMES SEWELL	CHIEF EXECUTIVE OFFICER	STEVEN JUSTUS JOHNSTON

OTHER

ROGER ANDREW BROWN, COO & SENIOR VICE PRESIDENT	TERESA CURRIN CRACAS, EXECUTIVE VICE PRESIDENT	THERESA ANN HOFFER, SENIOR VICE PRESIDENT
JOHN SCOTT KELLINGTON, EXECUTIVE VICE PRESIDENT	LISA ANNE LOVE, EXECUTIVE VICE PRESIDENT	STEVEN ANTHONY SOLORIA, SENIOR VICE PRESIDENT

DIRECTORS OR TRUSTEES

NANCY CUNNINGHAM BENACCI	ROGER ANDREW BROWN	TERESA CURRIN CRACAS
DIRK JOHN DEBBINK #	STEVEN JUSTUS JOHNSTON	JOHN SCOTT KELLINGTON
LISA ANNE LOVE	DAVID PUTNAM OSBORN	CHARLES ODELL SCHIFF
MICHAEL JAMES SEWELL	STEVEN ANTHONY SOLORIA #	STEPHEN MICHAEL SPRAY
LARRY RUSSELL WEBB		

State of Ohio
County of Butler
SS

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.

STEPHEN MICHAEL SPRAY PRESIDENT	MICHAEL JAMES SEWELL CFO & EXECUTIVE VICE PRESIDENT	CHRISTOPHER THOMAS LUTZ TREASURER & VICE PRESIDENT

Subscribed and sworn to before me this
16TH day of FEBRUARY 2024

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

TYLER AUSTERMAN
NOTARY PUBLIC
DECEMBER 27, 2028

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)	3,896,382,910		3,896,382,910	3,838,314,878
2.	Stocks (Schedule D):				
	2.1 Preferred stocks	11,693,600		11,693,600	10,644,000
	2.2 Common stocks	44,100		44,100	22,500
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 ($ 19,234,213 , Schedule E - Part 1), cash equivalents ($ .... , Schedule E - Part 2) and short-term investments ($ .... , Schedule DA)	19,234,213		19,234,213	26,535,937
6.	Contract loans (including $ .... premium notes)	33,071,285	1,827,826	31,243,460	30,007,145
7.	Derivatives (Schedule DB)				
8.	Other invested assets (Schedule BA)	55,464,945		55,464,945	57,492,427
9.	Receivables for securities	8,000,000		8,000,000	
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)	4,023,891,053	1,827,826	4,022,063,227	3,963,016,886
13.	Title plants less $ .... charged off (for Title insurers only)				
14.	Investment income due and accrued	46,125,636		46,125,636	41,248,807
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	8,170,797	11,339	8,159,458	6,973,598
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ .... earned but unbilled premiums)	151,397,737		151,397,737	146,353,991
	15.3 Accrued retrospective premiums ($ ....) and contracts subject to redetermination ($ ....)				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	7,734,543		7,734,543	8,255,568
	16.2 Funds held by or deposited with reinsured companies				
	16.3 Other amounts receivable under reinsurance contracts	1,009,415		1,009,415	1,112,328
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	80,920,342	63,158,847	17,761,495	17,492,322
19.	Guaranty funds receivable or on deposit	16,132		16,132	40,383
20.	Electronic data processing equipment and software	1,315,926	1,315,926		
21.	Furniture and equipment, including health care delivery assets ($ ....)				
22.	Net adjustment in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates	6,725,657		6,725,657	6,311,515
24.	Health care ($ ....) and other amounts receivable	108,563	108,563		
25.	Aggregate write-ins for other than invested assets	9,169,133	337,901	8,831,233	1,448,990
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,336,584,932	66,760,401	4,269,824,531	4,192,254,389
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts	924,683,540		924,683,540	892,260,708
28.	Total (Lines 26 and 27)	5,261,268,472	66,760,401	5,194,508,071	5,084,515,097
	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	2,969,423		2,969,423	1,143,839
2502.	PREPAID EXPENSES	258,709	258,709		
2503.	AGENTS' BALANCES	66,254	66,254		
2598.	Summary of remaining write-ins for Line 25 from overflow page	5,874,748	12,938	5,861,809	305,152
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	9,169,133	337,901	8,831,233	1,448,990

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Aggregate reserve for life contracts $ 3,573,172,283 (Exh. 5, Line 9999999) less $ ...... included in Line 6.3 (including $ ...... Modco Reserve)	3,573,172,283	3,583,566,504
2.	Aggregate reserve for accident and health contracts (including $ ...... Modco Reserve)	14,732,845	14,439,853
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including $ ...... Modco Reserve)	124,536,098	131,411,761
4.	Contract claims:		
	4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	35,906,712	30,077,430
	4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	815,633	978,940
5.	Policyholders' dividends/refunds to members $ ...... and coupons $ ...... due and unpaid (Exhibit 4, Line 10)		
6.	Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
	6.1 Policyholders' dividends and refunds to members apportioned for payment (including $ ...... Modco)	46	46
	6.2 Policyholders' dividends and refunds to members 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 $ 19,160 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	3,174,536	3,150,582
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 $ 19,016,993 ceded	19,016,993	19,301,281
	9.4 Interest maintenance reserve (IMR, Line 6)		
10.	Commissions to agents due or accrued-life and annuity contracts $ 3,566,477 accident and health $ 12,558 and deposit-type contract funds $	3,579,035	3,588,126
11.	Commissions and expense allowances payable on reinsurance assumed		
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	5,356,484	5,827,977
13.	Transfers to Separate Accounts due or accrued (net) (including $ 0 accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	1,930,647	2,156,369
15.1	Current federal and foreign income taxes, including $ (41,615) on realized capital gains (losses)	1,420,463	1,522,687
15.2	Net deferred tax liability		
16.	Unearned investment income	628,758	620,502
17.	Amounts withheld or retained by reporting entity as agent or trustee	1,899,886	1,258,230
18.	Amounts held for agents' account, including $ 2,679 agents' credit balances	2,679	11,552
19.	Remittances and items not allocated	300,701	2,191,044
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)	40,807,707	39,385,572
	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	146,147	
	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	9,000,000	
	24.10 Payable for securities lending		
	24.11 Capital notes $ ...... and interest thereon $		
25.	Aggregate write-ins for liabilities	19,708,739	26,406,273
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25)	3,856,136,392	3,865,894,728
27.	From Separate Accounts Statement	924,683,540	892,260,708
28.	Total liabilities (Lines 26 and 27)	4,780,819,932	4,758,155,436
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)	409,688,139	322,359,661
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 $ 0 in Separate Accounts Statement)	410,688,139	323,359,661
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55)	413,688,139	326,359,661
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	5,194,508,071	5,084,515,097
	DETAILS OF WRITE-INS		
2501.	RETAINED ASSET LIABILITY	17,577,361	22,242,432
2502.	PAYABLES CLEARING	1,956,548	3,033,828
2503.	PAYABLE TO SEPARATE ACCOUNTS	140,916	1,097,404
2598.	Summary of remaining write-ins for Line 25 from overflow page	33,914	32,609
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	19,708,739	26,406,273
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)		

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. 8)	359,845,136	335,021,775
2.	Considerations for supplementary contracts with life contingencies		
3.	Net investment income (Exhibit of Net Investment Income, Line 17)	184,594,347	174,216,857
4.	Amortization of Interest Maintenance Reserve (IMR, Line 5)	931,223	343,041
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)	4,243,122	4,436,964
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	10,188,978	3,594,683
	8.2 Charges and fees for deposit-type contracts		
	8.3 Aggregate write-ins for miscellaneous income		
9.	Total (Lines 1 to 8.3)	559,802,806	517,613,319
10.	Death benefits	166,041,858	172,018,373
11.	Matured endowments (excluding guaranteed annual pure endowments)	141,639	183,203
12.	Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	144,702,552	79,636,830
13.	Disability benefits and benefits under accident and health contracts	1,744,632	1,590,455
14.	Coupons, guaranteed annual pure endowments and similar benefits		
15.	Surrender benefits and withdrawals for life contracts	27,065,645	23,379,997
16.	Group conversions		
17.	Interest and adjustments on contract or deposit-type contract funds	7,436,385	6,530,036
18.	Payments on supplementary contracts with life contingencies	304,458	351,401
19.	Increase in aggregate reserves for life and accident and health contracts	(10,052,196)	51,617,491
20.	Totals (Lines 10 to 19)	337,384,973	335,307,786
21.	Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	49,180,071	50,228,136
22.	Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23.	General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	45,866,310	45,024,568
24.	Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	10,847,903	10,142,061
25.	Increase in loading on deferred and uncollected premiums	(662,848)	1,725,805
26.	Net transfers to or (from) Separate Accounts net of reinsurance	(9,629,993)	(14,833,427)
27.	Aggregate write-ins for deductions	1,304	1,254
28.	Totals (Lines 20 to 27)	432,987,721	427,596,182
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	126,815,086	90,017,137
30.	Dividends to policyholders and refunds to members	46	17
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	126,815,039	90,017,120
32.	Federal and foreign income taxes incurred (excluding tax on capital gains)	28,481,412	23,958,399
33.	Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	98,333,628	66,058,721
34.	Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $ (932,839) (excluding taxes of $ 61,920 transferred to the IMR)	(8,758,564)	(1,621,329)
35.	Net income (Line 33 plus Line 34)	89,575,063	64,437,392
	CAPITAL AND SURPLUS ACCOUNT		
36.	Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	326,359,662	270,072,574
37.	Net income (Line 35)	89,575,063	64,437,392
38.	Change in net unrealized capital gains (losses) less capital gains tax of $ (79,881)	(300,507)	(2,200,052)
39.	Change in net unrealized foreign exchange capital gain (loss)		
40.	Change in net deferred income tax	3,458,316	5,462,095
41.	Change in nonadmitted assets	(4,031,292)	(4,468,752)
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	(1,422,135)	(6,988,743)
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	49,032	45,147
54.	Net change in capital and surplus for the year (Lines 37 through 53)	87,328,478	56,287,088
55.	Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	413,688,140	326,359,662
	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	1,304	1,254
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)	1,304	1,254
5301.	PRE-1992 WHOLE LIFE DEFICIENCY RESERVE	49,032	45,147
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)	49,032	45,147

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	354,013,509	331,764,363
2.	Net investment income	184,062,573	176,341,221
3.	Miscellaneous income	12,709,428	7,832,567
4.	Total (Lines 1 through 3)	550,785,511	515,938,152
5.	Benefit and loss related payments	333,815,344	281,810,174
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(4,962,551)	(17,364,842)
7.	Commissions, expenses paid and aggregate write-ins for deductions	106,355,458	104,986,659
8.	Dividends paid to policyholders	46	46
9.	Federal and foreign income taxes paid (recovered) net of $ tax on capital gains (losses)	27,712,717	22,877,597
10.	Total (Lines 5 through 9)	462,921,013	392,309,634
11.	Net cash from operations (Line 4 minus Line 10)	87,864,498	123,628,518
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	332,237,122	326,930,403
	12.2 Stocks		400
	12.3 Mortgage loans		
	12.4 Real estate		
	12.5 Other invested assets	3,548,309	4,419,888
	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)	335,785,432	331,350,691
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	403,016,049	438,172,024
	13.2 Stocks		
	13.3 Mortgage loans		
	13.4 Real estate		
	13.5 Other invested assets	3,240,000	5,279,990
	13.6 Miscellaneous applications		
	13.7 Total investments acquired (Lines 13.1 to 13.6)	406,256,049	443,452,014
14.	Net increase/(decrease) in contract loans and premium notes	2,307,483	(120,952)
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(72,778,101)	(111,980,371)
	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	(14,305,081)	(13,454,571)
	16.5 Dividends to stockholders		
	16.6 Other cash provided (applied)	(8,083,040)	(2,472,759)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(22,388,121)	(15,927,331)
	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)	(7,301,724)	(4,279,184)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	26,535,937	30,815,121
	19.2 End of year (Line 18 plus Line 19.1)	19,234,213	26,535,937

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident and Health	7 Fraternal	8 Other Lines of Business	9 YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	359,845,136	313,221,312	1,076,284	43,802,015		1,745,525			
2. Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	XXX		XXX
3. Net investment income	184,594,347	137,632,680	719,591	40,923,910	22,500	730,173		4,565,493	
4. Amortization of Interest Maintenance Reserve (IMR)	931,223	450,460	70,793	392,899	114	4,442		12,515	
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded	4,243,122	3,818,674				424,448	XXX		
7. Reserve adjustments on reinsurance ceded							XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	10,188,978		10,188,978				XXX		
8.2 Charges and fees for deposit-type contracts						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income									
9. Totals (Lines 1 to 8.3)	559,802,806	455,123,126	12,055,645	85,118,824	22,614	2,904,588		4,578,009	
10. Death benefits	166,041,858	157,939,301	8,102,557			XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)	141,639	141,639				XXX	XXX		
12. Annuity benefits	144,702,552	XXX	XXX	144,702,552		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	1,744,632	305,575				1,439,057	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts	27,065,645	25,877,369	1,188,276			XXX	XXX		
16. Group conversions							XXX		
17. Interest and adjustments on contract or deposit-type contract funds	7,436,385	1,561		7,434,824			XXX		
18. Payments on supplementary contracts with life contingencies	304,458			304,458		XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	(10,052,196)	68,682,042	429,568	(79,455,366)	(1,433)	292,993	XXX		
20. Totals (Lines 10 to 19)	337,384,973	252,947,487	9,720,401	72,986,468	(1,433)	1,732,050	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	49,180,071	47,244,599		1,702,241		233,232			XXX
22. Commissions and expense allowances on reinsurance assumed							XXX		
23. General insurance expenses and fraternal expenses	45,866,310	40,983,071	212,559	3,426,377	5,591	1,238,712			
24. Insurance taxes, licenses and fees, excluding federal income taxes	10,847,903	10,289,673	78,299	311,446	1,322	167,163			
25. Increase in loading on deferred and uncollected premiums	(662,848)	(662,848)					XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance	(9,629,993)		(9,629,993)				XXX		
27. Aggregate write-ins for deductions	1,304	1,304							
28. Totals (Lines 20 to 27)	432,987,721	350,803,286	381,266	78,426,532	5,480	3,371,157			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	126,815,086	104,319,841	11,674,379	6,692,292	17,134	(466,568)		4,578,009	
30. Dividends to policyholders and refunds to members	46	46					XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	126,815,039	104,319,794	11,674,379	6,692,292	17,134	(466,568)		4,578,009	
32. Federal income taxes incurred (excluding tax on capital gains)	28,481,412	21,907,157	2,451,619	1,405,381	3,598	(97,979)		2,811,636	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	98,333,628	82,412,638	9,222,760	5,286,910	13,536	(368,589)		1,766,373	
34. Policies/certificates in force end of year	472,029	458,427	8	12,325	2	1,267	XXX		
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	1,304	1,304							
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)	1,304	1,304							

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE [(b)]

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (c)	11 Other Individual Life	12 YRT Mortality Risk Only
1. Premiums for life contracts [(a)]	313,221,312	27,236	52,271,317	230,046,197		21,240,755	9,738,909				(103,101)	
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	137,632,680	423,359	25,748,847	66,940,532		29,215,582	13,781,163				1,523,197	
4. Amortization of Interest Maintenance Reserve (IMR)	450,460	1,683	96,893	311,760		25,144	9,236				5,745	
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	3,818,674			3,379,426		438,883					365	
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												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income												
9. Totals (Lines 1 to 8.3)	455,123,126	452,278	78,117,056	300,677,916		50,920,364	23,529,307				1,426,206	
10. Death benefits	157,939,301	154,020	19,955,556	107,568,141		22,730,057	5,752,507				1,779,019	
11. Matured endowments (excluding guaranteed annual pure endowments)	141,639	43,635				62,057					35,947	
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	305,575					96,141					209,434	
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	25,877,369	22,156	7,422,035	5,838,200		12,249,331					345,646	
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	1,561										1,561	
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	68,682,042	(105,000)	29,323,332	24,782,176		2,310,288	13,235,446				(864,199)	
20. Totals (Lines 10 to 19)	252,947,487	114,812	56,700,923	138,188,517		37,447,875	18,987,953				1,507,408	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	47,244,599		9,478,895	33,729,218		2,914,572	1,119,570				2,343	XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	40,983,071	390,318	9,553,888	24,972,917		4,951,953	904,652				209,343	
24. Insurance taxes, licenses and fees, excluding federal income taxes	10,289,673	4,660	1,702,032	7,365,950		809,023	379,229				28,779	
25. Increase in loading on deferred and uncollected premiums	(662,848)	(8)	128,987	(781,907)							(9,919)	
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	1,304										1,304	
28. Totals (Lines 20 to 27)	350,803,286	509,782	77,564,725	203,474,694		46,123,423	21,391,404				1,739,258	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	104,319,841	(57,504)	552,331	97,203,222		4,796,941	2,137,903				(313,052)	
30. Dividends to policyholders and refunds to members	46										46	
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	104,319,794	(57,504)	552,331	97,203,222		4,796,941	2,137,903				(313,098)	
32. Federal income taxes incurred (excluding tax on capital gains)	21,907,157	(12,076)	115,990	20,412,677		1,007,358	448,960				(65,751)	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	82,412,638	(45,428)	436,342	76,790,545		3,789,583	1,688,943				(247,348)	
34. Policies/certificates in force end of year	458,427	15,698	89,316	279,611		53,725	6,969				13,108	
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	1,304										1,304	
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)	1,304										1,304	

(a) Include premium amounts for preneeded plans included in Line 1 ....

(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

(c) Individual and Group Credit Life are combined and included on .... page. (Indicate whether included with Individual or Group.)

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life (d)	8 Other Group Life (a)	9 YRT Mortality Risk Only
1. Premiums for life contracts (b)	1,076,284			(1,035,430)				2,111,714	
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	719,591			699,400				20,191	
4. Amortization of Interest Maintenance Reserve (IMR)	70,793			70,730				63	
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded									
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	10,188,978			10,188,978					
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income									
9. Totals (Lines 1 to 8.3)	12,055,645			9,923,677				2,131,968	
10. Death benefits	8,102,557			8,078,854				23,703	
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts									
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts	1,188,276			1,188,276					
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds									
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts	429,568			429,043				525	
20. Totals (Lines 10 to 19)	9,720,401			9,696,173				24,228	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)									XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses	212,559			68,496				144,064	
24. Insurance taxes, licenses and fees, excluding federal income taxes	78,299			5,332				72,967	
25. Increase in loading on deferred and uncollected premiums									
26. Net transfers to or (from) Separate Accounts net of reinsurance	(9,629,993)			(9,629,993)					
27. Aggregate write-ins for deductions									
28. Totals (Lines 20 to 27)	381,266			140,008				241,258	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	11,674,379			9,783,670				1,890,710	
30. Dividends to policyholders and refunds to members									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	11,674,379			9,783,670				1,890,710	
32. Federal income taxes incurred (excluding tax on capital gains)	2,451,619			2,318,843				132,776	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	9,222,760			7,464,826				1,757,934	
34. Policies/certificates in force end of year	8			4				4	
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.									
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)									

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

(b) Include premium amounts for preneed plans included in Line 1 ....

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

(d) Individual and Group Credit Life are combined and included on .... page. (Indicate whether included with Individual or Group.)

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1. Premiums for individual annuity contracts	43,802,015	43,802,015					
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income	40,923,910	39,530,830				823,959	569,121
4. Amortization of Interest Maintenance Reserve (IMR)	392,899	356,691				21,329	14,879
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded							
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							
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income							
9. Totals (Lines 1 to 8.3)	85,118,824	83,689,536				845,288	584,000
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	144,702,552	144,021,828					680,724
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts							
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	7,434,824	7,044,090				361,276	29,458
18. Payments on supplementary contracts with life contingencies	304,458					304,458	
19. Increase in aggregate reserves for life and accident and health contracts	(79,455,366)	(78,812,063)				(147,088)	(496,215)
20. Totals (Lines 10 to 19)	72,986,468	72,253,855				518,646	213,968
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,702,241	1,702,241					
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses	3,426,377	3,397,616					28,761
24. Insurance taxes, licenses and fees, excluding federal income taxes	311,446	311,600					(154)
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance							
27. Aggregate write-ins for deductions							
28. Totals (Lines 20 to 27)	78,426,532	77,665,312				518,646	242,575
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	6,692,292	6,024,224				326,642	341,425
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	6,692,292	6,024,224				326,642	341,425
32. Federal income taxes incurred (excluding tax on capital gains)	1,405,381	1,265,087				68,595	71,699
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	5,286,910	4,759,137				258,047	269,726
34. Policies/certificates in force end of year	12,325	11,440				609	276
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.							
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)							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which which columns are affected.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES [(a)]

	1	Deferred				6	7
	Total	2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1. Premiums for group annuity contracts							
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income	22,500						22,500
4. Amortization of Interest Maintenance Reserve (IMR)	114						114
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded							
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							
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income							
9. Totals (Lines 1 to 8.3)	22,614						22,614
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits							
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts							
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds							
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts	(1,433)						(1,433)
20. Totals (Lines 10 to 19)	(1,433)						(1,433)
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)							
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses	5,591						5,591
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,322						1,322
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance							
27. Aggregate write-ins for deductions							
28. Totals (Lines 20 to 27)	5,480						5,480
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	17,134						17,134
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	17,134						17,134
32. Federal income taxes incurred (excluding tax on capital gains)	3,598						3,598
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	13,536						13,536
34. Policies/certificates in force end of year	2						2
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.							
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)							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH [(a)]

	1 Total	Comprehensive (Hospital & Medical) 2 Individual	Comprehensive (Hospital & Medical) 3 Group	4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
1. Premiums for accident and health contracts	1,745,525		16,870								633,229	253,253	842,172
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	730,173		17,131								179,250	339,089	194,703
4. Amortization of Interest Maintenance Reserve (IMR)	4,442		118								1,175	1,870	1,279
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded	424,448										84,479	300,232	39,736
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													
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income													
9. Totals (Lines 1 to 8.3)	2,904,588		34,119								898,133	894,445	1,077,891
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	1,439,057		(81,084)								203,342	407,478	909,321
14. Coupons, guaranteed annual pure endowments and similar benefits													
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds													
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	292,993		(3)								(82,123)	383,937	(8,818)
20. Totals (Lines 10 to 19)	1,732,050		(81,086)								121,219	791,414	900,503
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	233,232										101,004	127,754	4,473
22. Commissions and expense allowances on reinsurance assumed													
23. General insurance expenses	1,238,712		81,165								237,313	707,711	212,523
24. Insurance taxes, licenses and fees, excluding federal income taxes	167,163		37,282								49,404	68,126	12,351
25. Increase in loading on deferred and uncollected premiums													
26. Net transfers to or (from) Separate Accounts net of reinsurance													
27. Aggregate write-ins for deductions													
28. Totals (Lines 20 to 27)	3,371,157		37,361								508,941	1,695,005	1,129,850
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	(466,568)		(3,241)								389,192	(800,560)	(51,959)
30. Dividends to policyholders and refunds to members													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(466,568)		(3,241)								389,192	(800,560)	(51,959)
32. Federal income taxes incurred (excluding tax on capital gains)	(97,979)		(681)								81,730	(168,118)	(10,911)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(368,589)		(2,561)								307,462	(632,442)	(41,048)
34. Policies/certificates in force end of year	1,267												1,267
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.													
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)													

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE [(a)]

		1	2	3	4	5	6	7	8	9	10	11	12
		Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life [(b)] (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
	Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1.	Reserve December 31 of prior year	2,827,766,515	7,984,730	485,942,029	1,567,351,679		469,495,179	268,610,401				28,382,496	
2.	Tabular net premiums or considerations	546,590,710	9,230	42,642,053	465,824,143		19,713,064	18,070,622				331,597	
3.	Present value of disability claims incurred	40,436			32,329		8,107						
4.	Tabular interest	119,606,853	275,171	20,766,816	69,030,959		17,787,573	10,597,261				1,149,073	
5.	Tabular less actual reserve released	(165,815)	(42)	(15,709)	(173,441)		25,492					(2,116)	
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		
7.	Other increases (net)												
8.	Totals (Lines 1 to 7)	3,493,838,699	8,269,089	549,335,190	2,102,065,670		507,029,415	297,278,284				29,861,050	
9.	Tabular cost	496,774,311	211,061	14,801,705	456,118,777		17,742,729	7,104,482				795,557	
10.	Reserves released by death	23,693,822	102,571	9,913,174	4,568,459		5,948,571	1,980,669				1,180,377	
11.	Reserves released by other terminations (net)	76,971,042	75,728	9,354,950	49,244,578		11,532,648	6,347,286				415,851	
12.	Annuity, supplementary contract and disability payments involving life contingencies												
13.	Net transfers to or (from) Separate Accounts												
14.	Total Deductions (Lines 9 to 13)	597,439,174	389,360	34,069,829	509,931,815		35,223,948	15,432,437				2,391,785	
15.	Reserve December 31 of current year	2,896,399,525	7,879,729	515,265,361	1,592,133,855		471,805,468	281,845,847				27,469,265	
	Cash Surrender Value and Policy Loans												
16.	CSV Ending balance December 31, current year	1,035,485,934	6,909,487	382,395,256	137,313,718		446,485,163	41,303,500				21,078,810	
17.	Amount Available for Policy Loans Based upon Line 16 CSV	1,017,433,119	6,909,487	381,439,924	123,808,656		442,898,163	41,303,500				21,073,388	

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. NONE

(b) Individual and Group Credit Life are combined and included on NONE page. (Indicate whether included with Individual or Group.)

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE [(a)]
(N/A Fraternal)

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life [(b)]	8 Other Group Life	9 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	14,419,882			14,411,993				7,888	
2. Tabular net premiums or considerations	2,111,714							2,111,714	
3. Present value of disability claims incurred									
4. Tabular interest	429,877			429,877					
5. Tabular less actual reserve released									
6. Increase in reserve on account of change in valuation basis									
7. Other increases (net)									
8. Totals (Lines 1 to 7)	16,961,473			14,841,870				2,119,602	
9. Tabular cost	2,112,023			834				2,111,189	
10. Reserves released by death									
11. Reserves released by other terminations (net)									
12. Annuity, supplementary contract and disability payments involving life contingencies									
13. Net transfers to or (from) Separate Accounts									
14. Total Deductions (Lines 9 to 13)	2,112,023			834				2,111,189	
15. Reserve December 31 of current year	14,849,450			14,841,036				8,413	
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	14,855,302			14,855,302					
17. Amount Available for Policy Loans Based upon Line 16 CSV									

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. NONE

(b) Individual and Group Credit Life are combined and included on NONE page. (Indicate whether included with Individual or Group.)

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES [(a)]

	1	Deferred				6	7
		2	3	4	5	Life Contingent Payout (Immediate and Annuitizations)	
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees		Other Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	741,278,820	730,572,046				10,706,773	
2. Tabular net premiums or considerations	43,811,934	43,811,934					
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	22,784,612	22,379,637				404,976	
5. Tabular less actual reserve released	(485,486)	(402,915)				(82,571)	
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)							
8. Totals (Lines 1 to 7)	807,389,880	796,360,702				11,029,178	
9. Tabular cost							
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	111,710,760	111,458,572				252,187	
12. Annuity, supplementary contract and disability payments involving life contingencies	33,855,667	33,143,579				712,088	
13. Net transfers to or (from) Separate Accounts							
14. Total Deductions (Lines 9 to 13)	145,566,427	144,602,152				964,275	
15. Reserve December 31 of current year	661,823,454	651,758,550				10,064,903	
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	650,657,855	650,657,855					
17. Amount Available for Policy Loans Based upon Line 16 CSV							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. NONE

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES [a] (N/A Fraternal)

	1	Deferred				6	7
		2	3	4	5	Life Contingent Payout (Immediate and Annuitizations)	
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees		Other Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	101,288						101,288
2. Tabular net premiums or considerations							
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	5,709						5,709
5. Tabular less actual reserve released	13,861						13,861
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)							
8. Totals (Lines 1 to 7)	120,857						120,857
9. Tabular cost							
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)							
12. Annuity, supplementary contract and disability payments involving life contingencies	21,002						21,002
13. Net transfers to or (from) Separate Accounts							
14. Total Deductions (Lines 9 to 13)	21,002						21,002
15. Reserve December 31 of current year	99,855						99,855
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year							
17. Amount Available for Policy Loans Based upon Line 16 CSV							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. NONE

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a)	
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) 175,626,607	180,514,864
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b) 820,000	820,000
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	2,239,444	2,244,763
6	Cash, cash equivalents and short-term investments	(e) 9	9
7	Derivative instruments	(f)	
8.	Other invested assets	3,512,005	3,487,005
9.	Aggregate write-ins for investment income		
10.	Total gross investment income	182,198,066	187,066,642
11.	Investment expenses		(g) 1,772,755
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 211,670
13.	Interest expense		(h) 487,871
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)		2,472,295
17.	Net investment income (Line 10 minus Line 16)		184,594,347
	DETAILS OF WRITE-INS		
0901.			
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)		
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 $ 4,176,638 accrual of discount less $ 8,528,000 amortization of premium and less $ 353,865 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)	332,049	(9,691,581)	(9,359,532)		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)				1,049,600	
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)				21,600	
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	(37,015)		(37,015)	(1,451,588)	
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	295,033	(9,691,581)	(9,396,547)	(380,388)	
	DETAILS OF WRITE-INS					
0901.						
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)					

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

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected	(136,921)	(136,921)						
2. Deferred and accrued	9,502,479	9,502,479						
3. Deferred , accrued and uncollected:								
3.1 Direct	9,690,960	9,690,960						
3.2 Reinsurance assumed								
3.3 Reinsurance ceded	325,401	325,401						
3.4 Net (Line 1 + Line 2)	9,365,558	9,365,558						
4. Advance	160,321	160,321						
5. Line 3.4 - Line 4	9,205,237	9,205,237						
6. Collected during year:								
6.1 Direct	36,170,109	34,984,334		1,185,776				
6.2 Reinsurance assumed								
6.3 Reinsurance ceded	1,253,072	1,253,072						
6.4 Net	34,917,037	33,731,262		1,185,776				
7. Line 5 + Line 6.4	44,122,275	42,936,499		1,185,776				
8. Prior year (uncollected + deferred and accrued - advance)	9,569,486	9,569,486						
9. First year premiums and considerations:								
9.1 Direct	35,834,525	34,648,749		1,185,776				
9.2 Reinsurance assumed								
9.3 Reinsurance ceded	1,281,736	1,281,736						
9.4 Net (Line 7 - Line 8)	34,552,789	33,367,013		1,185,776				
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	40,447,251	1,259,378		39,187,873				
10.2 Reinsurance assumed								
10.3 Reinsurance ceded								
10.4 Net	40,447,251	1,259,378		39,187,873				
RENEWAL								
11. Uncollected	(13,971,512)	(13,609,673)	(104,010)			(257,829)		
12. Deferred and accrued	94,651,914	94,651,914						
13. Deferred, accrued and uncollected:								
13.1 Direct	99,371,994	99,339,745				32,249		
13.2 Reinsurance assumed								
13.3 Reinsurance ceded	18,691,592	18,297,504	104,010			290,078		
13.4 Net (Line 11 + Line 12)	80,680,402	81,042,241	(104,010)			(257,829)		
14. Advance	3,014,215	2,995,055				19,160		
15. Line 13.4 - Line 14	77,666,187	78,047,186	(104,010)			(276,989)		
16. Collected during year:								
16.1 Direct	358,083,760	346,305,517	3,321,505	3,428,366		5,028,372		
16.2 Reinsurance assumed	1,094	1,094						
16.3 Reinsurance ceded	79,435,633	73,901,565	2,230,643			3,303,425		
16.4 Net	278,649,221	272,405,046	1,090,862	3,428,366		1,724,947		
17. Line 15 + Line 16.4	356,315,408	350,452,232	986,852	3,428,366		1,447,958		
18. Prior year (uncollected + deferred and accrued - advance)	71,470,312	71,857,310	(89,432)			(297,567)		
19. Renewal premiums and considerations:								
19.1 Direct	363,989,035	352,179,062	3,321,505	3,428,366		5,060,102		
19.2 Reinsurance assumed	1,054	1,054						
19.3 Reinsurance ceded	79,144,993	73,585,194	2,245,221			3,314,577		
19.4 Net (Line 17 - Line 18)	284,845,096	278,594,921	1,076,284	3,428,366		1,745,525		
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	440,270,811	388,087,189	3,321,505	43,802,015		5,060,102		
20.2 Reinsurance assumed	1,054	1,054						
20.3 Reinsurance ceded	80,426,729	74,866,931	2,245,221			3,314,577		
20.4 Net (Lines 9.4 + 10.4 + 19.4)	359,845,136	313,221,312	1,076,284	43,802,015		1,745,525		

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

		1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
	POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS 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								
	23.2 Reinsurance assumed								
	23.3 Net ceded less assumed								
24.	Single:								
	24.1 Reinsurance ceded								
	24.2 Reinsurance assumed								
	24.3 Net ceded less assumed								
25.	Renewal:								
	25.1 Reinsurance ceded	4,243,122	3,818,674				424,448		
	25.2 Reinsurance assumed								
	25.3 Net ceded less assumed	4,243,122	3,818,674				424,448		
26.	Totals:								
	26.1 Reinsurance ceded (Page 6, Line 6)	4,243,122	3,818,674				424,448		
	26.2 Reinsurance assumed (Page 6, Line 22)								
	26.3 Net ceded less assumed	4,243,122	3,818,674				424,448		
	COMMISSIONS INCURRED (direct business only)								
27.	First year (other than single)	36,592,844	36,534,573		58,271				
28.	Single	1,617,890	50,375		1,567,515				
29.	Renewal	10,969,337	10,659,651		76,455		233,232		
30.	Deposit-type contract funds								
31.	Totals (to agree with Page 6, Line 21)	49,180,071	47,244,599		1,702,241		233,232		

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6	7
	1	Accident and Health		4			
		2	3	All Other Lines of Business			
	Life	Cost Containment	All Other		Investment	Fraternal	Total
1. Rent	561,226		13,133		6,375		580,734
2. Salaries and wages	27,459,850		619,323		289,023		28,368,197
3.11 Contributions for benefit plans for employees	(490,714)		(12,270)		(5,797)		(508,780)
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	2,875,371	(33,386)	88,169		17,274		2,947,429
3.32 Other agent welfare							
4.1 Legal fees and expenses	34,750						34,750
4.2 Medical examination fees	5,290,849				343,962		5,634,811
4.3 Inspection report fees	98,662						98,662
4.4 Fees of public accountants and consulting actuaries	905,804		91,457		4,146		1,001,407
4.5 Expense of investigation and settlement of policy claims	31,497		4,831				36,328
5.1 Traveling expenses	1,162,884		7,522		290		1,170,695
5.2 Advertising					208		208
5.3 Postage, express, telegraph and telephone	876,862		7,807		2,708		887,377
5.4 Printing and stationery	204,504		2,013				206,517
5.5 Cost or depreciation of furniture and equipment	241,296		5,523		447,350		694,169
5.6 Rental of equipment					163		163
5.7 Cost or depreciation of EDP equipment and software	3,546,799		231,224		5,991		3,784,014
6.1 Books and periodicals	1,584		80		9,123		10,787
6.2 Bureau and association fees	611,805		16,170				627,975
6.3 Insurance, except on real estate	816,108		19,013		47,343		882,464
6.4 Miscellaneous losses					225,920		225,920
6.5 Collection and bank service charges	907,371		24,928				932,298
6.6 Sundry general expenses							
6.7 Group service and administration fees	482,318		32,829		(655)		514,492
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance	(37,265)		120,345				83,080
7.2 Agents' balances charged off (less $ .... $ recovered)							
7.3 Agency conferences other than local meetings	(953,962)						(953,962)
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1 Real estate expenses							
9.2 Investment expenses not included elsewhere					379,330		379,330
9.3 Aggregate write-ins for expenses							
10. General expenses incurred	44,627,598	(33,386)	1,272,098		1,772,755	(b)	(a) 47,639,065
11. General expenses unpaid Dec. 31, prior year	5,507,576		132,080		188,321		5,827,977
12. General expenses unpaid Dec. 31, current year	5,026,725		147,065		182,694		5,356,484
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)	45,108,448	(33,386)	1,257,113		1,778,382		48,110,558
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.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable ......$ .... ; 2. Institutional . $ .... ; 3. Recreational and Health $ .... ; 4. Educational .... $ ....

5. Religious .... $ .... ; 6. Membership $ .... ; 7. Other .... $ .... ; 8. Total .... $ ....

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

	Insurance			4	5	6
	1	2	3			
	Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1. Real estate taxes						
2. State insurance department licenses and fees	1,927,851	34,870		188,200		2,150,921
3. State taxes on premiums	6,196,888	79,719				6,276,607
4. Other state taxes, including $ .... for employee benefits	689,285	14,491		7,129		710,905
5. U.S. Social Security taxes	1,522,212	33,617		16,340		1,572,169
6. All other taxes	344,503	4,467				348,971
7. Taxes, licenses and fees incurred	10,680,740	167,163		211,670		11,059,573
8. Taxes, licenses and fees unpaid Dec. 31, prior year	1,874,754	29,321		252,294		2,156,369
9. Taxes, licenses and fees unpaid Dec. 31, current year	1,882,526	35,332		12,788		1,930,647
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	10,672,968	161,152		451,175		11,285,295

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		
7. Left on deposit	46	
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8	46	
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year	46	
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	46	
16. Total from prior year	46	
17. Total dividends or refunds (Lines 9 + 15 - 16)	46	
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 [(a)]	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0100001. 41 CET 3% A ORD	2,785		2,785		
0100002. 41 CSO 2 3/4% CRVM	4,553		4,553		
0100003. 41 CSO 3% CRVM	40,259		40,259		
0100004. 41 CSO 3% NLP	400,734		400,734		
0100005. 41 SI 3% CRVM	2,153	2,153			
0100006. 41 SI 3% NLP	168,456	166,873	1,583		
0100007. 41 SI 3 1/2% CRVM	3,462	3,462			
0100008. 41 SI 3 1/2% NLP	10,380	10,380			
0100009. 41 SSI 3% CRVM	28,274	28,274			
0100010. 41 SSI 3% NLP	1,749,390	1,743,689	5,701		
0100011. 58 CET 3% NLP	66,461		66,461		
0100012. 58 CET 3 1/2% NLP	706,281	152,124	554,157		
0100013. 58 CET 4% NLP	64,927		64,927		
0100014. 58 CET 4 1/2% NLP	309,968	122,687	187,281		
0100015. 58 CET 5 1/2% NLP	30,354		30,354		
0100016. 58 CSO 3% CRVM	893,466		893,466		
0100017. 58 CSO 3% NLP	2,741,638		2,741,638		
0100018. 58 CSO 3 1/2% CRVM	6,661,108	88,155	6,572,954		
0100019. 58 CSO 3 1/2% NLP	4,397,267	424,973	3,972,295		
0100020. 58 CSO 4% CRVM	2,649,471		2,649,471		
0100021. 58 CSO 4% NLP	1,576,179		1,576,179		
0100022. 58 CSO 4 1/2% CRVM	69,870,209	80,867	69,789,343		
0100023. 58 CSO 4 1/2% NLP	4,519,533	304,657	4,214,877		
0100024. 58 CSO 5 1/2% NLP	88,694		88,694		
0100025. 61 CIET 3 1/2% NLP	552,080	552,080			
0100026. 61 CSI 3 1/2% CRVM	207,044	207,044			
0100027. 61 CSI 3 1/2% NLP	3,813,149	3,813,149			
0100028. 80 CET 4% NLP	72,093		72,093		
0100029. 80 CET 4 1/2% NLP	2,352,506	34,901	2,317,604		
0100030. 80 CET 5% NLP	154,437		154,437		
0100031. 80 CET 5 1/2% NLP	817,778		817,778		
0100032. 80 CSO 4% CRVM	48,263,252		48,263,252		
0100033. 80 CSO 4% NLP	139,704		139,704		
0100034. 80 CSO 4 1/2% CRVM	644,510,620	24,304	629,631,013		14,855,302
0100035. 80 CSO 4 1/2% NLP	109,996,895	91,004	109,905,891		
0100036. 80 CSO 5% CRVM	93,990,835		93,990,835		
0100037. 80 CSO 5% NLP	15,745,240		15,745,240		
0100038. 80 CSO 5 1/2% CRVM	5,489,839		5,489,839		
0100039. 80 CSO 5 1/2% NLP	1,590,609		1,590,609		
0100040. 80 CSO 6% NLP	2,889		2,889		
0100041. 2001 CSO 3 1/2% CRVM	749,359,810		749,359,810		
0100042. 2001 CSO 3 1/2% NLP	19,661,963		19,661,963		
0100043. 2001 CSO 4% CRVM	1,056,520,303		1,056,520,303		
0100044. 2001 CSO 4% NLP	22,435,028		22,435,028		
0100045. 2001 CSO 4 1/2% CRVM	30,785,491		30,785,491		
0100046. 2001 CSO 4 1/2% NLP	347,491		347,491		
0100047. 2017 CSO VM-20 4 1/2% NPR	99,251,461		99,251,461		
0100048. 2017 CSO VM-20 3 3/4% NPR	43,225,904		43,225,904		
0100049. VM-20 DET/STO					
0100050. 2017 CSO VM-20 3 1/2% NPR	30,524,380		30,524,380		
0100051. 2017 CSO VM-20 3% NPR	24,378,076		24,378,076		
0100052. UNEARNED PREMIUM	8,413				8,413
0199997. Totals (Gross)	3,101,183,292	7,850,774	3,078,468,802		14,863,716
0199998. Reinsurance ceded	244,533,818		244,519,552		14,266
0199999. Life Insurance: Totals (Net)	2,856,649,474	7,850,774	2,833,949,250		14,849,450
0200001. 1971 IAM 4.00%	87,266	XXX	87,266	XXX	
0200002. 1971 IAM 4.50%	5,000,906	XXX	5,000,906	XXX	
0200003. 1983 IAM 3.25%	7,843	XXX		XXX	7,843
0200004. 1983 IAM 3.50%	7,808	XXX		XXX	7,808
0200005. 1983 IAM 3.75%	4,735	XXX		XXX	4,735
0200006. 1983 IAM 4.50%	12,236	XXX		XXX	12,236
0200007. 1983 IAM 5.00%	1,036,304	XXX	1,033,170	XXX	3,134
0200008. 1983 IAM 5.25%	5,990,674	XXX	5,990,674	XXX	
0200009. 1971 IAM 5.50%	355,274	XXX	355,274	XXX	
0200010. 1983 IAM 5.50%	3,434,713	XXX	3,430,240	XXX	4,473
0200011. 1983 IAM 5.75%	3,696,735	XXX	3,696,735	XXX	
0200012. 1983 IAM 6.00%	5,375,733	XXX	5,375,733	XXX	
0200013. 1983 IAM 6.25%	7,625,612	XXX	7,625,612	XXX	
0200014. 1983 IAM 6.50%	2,388,534	XXX	2,388,534	XXX	
0200015. 1983 IAM 6.75%	3,957,160	XXX	3,897,534	XXX	59,626
0200016. 1983 IAM 7.00%	101,781	XXX	101,781	XXX	
0200017. 1983 IAM 7.25%	11,359	XXX	11,359	XXX	
0200018. 1971 IAM 8.00%	960,760	XXX	960,760	XXX	
0200019. 1983 IAM 8.00%	2,828,327	XXX	2,828,327	XXX	
0200020. 1971 IAM 8.25%	2,443,250	XXX	2,443,250	XXX	
0200021. 1971 IAM 8.50%	220,124	XXX	220,124	XXX	
0200022. 1983 IAM 8.50%	401,581	XXX	401,581	XXX	
0200023. 1971 IAM 8.75%	311,184	XXX	311,184	XXX	
0200024. 2012IAR 4.00%	1,581,448	XXX	1,581,448	XXX	
0200025. 2012IAR 3.75%	70,335	XXX	70,335	XXX	
0200026. 2012IAR VM-22 Non-Jumbo 1.75%	91,991	XXX	91,991	XXX	
0200027. 2012IAR VM-22 Non-Jumbo 2.25%	223,032	XXX	223,032	XXX	
0200028. 2012IAR VM-22 Non-Jumbo 2.50%	542,190	XXX	542,190	XXX	
0200029. 2012IAR VM-22 Non-Jumbo 2.75%	619,586	XXX	619,586	XXX	
0200030. 2012IAR VM-22 Non-Jumbo 3.00%	1,669,273	XXX	1,669,273	XXX	
0200031. 2012IAR VM-22 Non-Jumbo 3.25%	81,433	XXX	81,433	XXX	
0200032. 2012IAR VM-22 Non-Jumbo 3.50%	974,761	XXX	974,761	XXX	
0200033. 2012IAR VM-22 Non-Jumbo 4.00%	402,289	XXX	402,289	XXX	
0200034. 2012IAR VM-22 Non-Jumbo 4.25%	40,128	XXX	40,128	XXX	
0200035. A2000 7.00%	16,467	XXX	16,467	XXX	
0200036. A2000 6.75%	107,141	XXX	107,141	XXX	
0200037. A2000 6.50%		XXX		XXX	

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total (a)	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0200038. A2000 6.25%	15,312	XXX	15,312	XXX	
0200039. A2000 6.00%	145,383	XXX	145,383	XXX	
0200040. A2000 5.75%	373,402	XXX	373,402	XXX	
0200041. A2000 5.50%	26,383,423	XXX	26,383,423	XXX	
0200042. A2000 5.25%	14,024,258	XXX	14,024,258	XXX	
0200043. A2000 5.00%	93,935,865	XXX	93,935,865	XXX	
0200044. A2000 4.75%	45,234,550	XXX	45,234,550	XXX	
0200045. A2000 4.50%	100,384,081	XXX	100,384,081	XXX	
0200046. A2000 4.25%	133,438,274	XXX	133,438,274	XXX	
0200047. A2000 4.00%	9,231,082	XXX	9,231,082	XXX	
0200048. A2000 3.75%	72,743,265	XXX	72,743,265	XXX	
0200049. A2000 3.50%	35,590,566	XXX	35,590,566	XXX	
0200050. A2000 3.25%	46,160,840	XXX	46,160,840	XXX	
0200051. A2000 3.00%	29,192,775	XXX	29,192,775	XXX	
0299997. Totals (Gross)	659,533,050	XXX	659,433,195	XXX	99,855
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	659,533,050	XXX	659,433,195	XXX	99,855
0300001. 1983 IAM 6.25%	143,420		143,420		
0300002. 1983 IAM 6.75%	55,043		55,043		
0300003. 1983 IAM 7.25%	35,200		35,200		
0300004. 1983 IAM 8.25%	4,827		4,827		
0300005. 2012IAR 3.75%	25,564		25,564		
0300006. 2012IAR 4.00%	475,256		475,256		
0300007. 2012IAR VM-22 Non-Jumbo 1.75%	53,999		53,999		
0300008. 2012IAR VM-22 Non-Jumbo 2.00%	20,360		20,360		
0300009. 2012IAR VM-22 Non-Jumbo 2.50%	294,135		294,135		
0300010. 2012IAR VM-22 Non-Jumbo 3.25%	337,014		337,014		
0300011. 2012IAR VM-22 Non-Jumbo 3.50%	83,271		83,271		
0300012. 2012IAR VM-22 Non-Jumbo 3.75%	53,091		53,091		
0300013. 2012IAR VM-22 Non-Jumbo 4.00%	50,795		50,795		
0300014. 2012IAR VM-22 Non-Jumbo 4.25%	62,510		62,510		
0300015. A2000 6.75%	13,719		13,719		
0300016. A2000 6.25%	11,515		11,515		
0300017. A2000 6.50%	137,626		137,626		
0300018. A2000 6.00%	22,841		22,841		
0300019. A2000 5.50%	86,645		86,645		
0300020. A2000 5.25%	27,190		27,190		
0300021. A2000 5.00%	134,661		134,661		
0300022. A2000 4.50%	30,685		30,685		
0300023. A2000 4.25%	183,321		183,321		
0300024. A2000 4.00%	47,569		47,569		
0399997. Totals (Gross)	2,390,259		2,390,259		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	2,390,259		2,390,259		
0400001. 1926 ADB & 1958 CSO 3%	23,149		23,149		
0400002. 1959 ADB & 1958 CSO 3%	266,252		266,252		
0400003. 1959 ADB & 1958 CSO 3.5%	328,958	28,406	300,552		
0499997. Totals (Gross)	618,359	28,406	589,953		
0499998. Reinsurance ceded	589,708		589,708		
0499999. Accidental Death Benefits: Totals (Net)	28,651	28,406	245		
0500001. 52 BEN 5 PER 2 & 58 CSO 3%	10,926,935		10,926,935		
0500002. 52 BEN 5 PER 2 & 58 CSO 3.5%	669,141	398	668,743		
0500003. 64 CDT & '58 CSO 3%	14,595		14,595		
0500004. 85 CIDA 4.0% & 80 CSO 4.0%	138,782		138,782		
0500005. 85 CIDA 4.5% & 80 CSO 4.5%	828,488		828,488		
0500006. 85 CIDA 5% & 80 CSO 5%	17,014		17,014		
0599997. Totals (Gross)	12,594,955	398	12,594,557		
0599998. Reinsurance ceded	2,087,285		2,087,285		
0599999. Disability-Active Lives: Totals (Net)	10,507,670	398	10,507,272		
0600001. 52 BEN 5 PER 2 & '58 CSO 3.5%	1,324,045		1,324,045		
0600002. 30-31 MET DIS & '61 CSI 3.5%	122	122			
0600003. 30-31 MET DIS & '41 SI 3.5%	8	8			
0600004. 30-31 MET DIS & '41 SSI 3%	21	21			
0600005. 64 CDT % '58 CSO 4.5%	833,210		833,210		
0600006. 85 CIDA 4.5% & 80 CSO 4.5%	1,498,273		1,498,273		
0600007. 85 CIDA 5% & 80 CSO 5%	19,238		19,238		
0699997. Totals (Gross)	3,674,917	151	3,674,766		
0699998. Reinsurance ceded	1,092,527		1,092,527		
0699999. Disability-Disabled Lives: Totals (Net)	2,582,389	151	2,582,238		
0700001. FOR EXCESS OF VALUATION,ETC	42,367,400		42,367,400		
0700002. FOR NON-DEDUCTION OF, ETC	228,037		228,037		
0700003. RESERVE FOR GUARANTEED PURCHASE OPT	16,369		16,369		
0799997. Totals (Gross)	42,611,805		42,611,805		
0799998. Reinsurance ceded	1,131,015		1,131,015		
0799999. Miscellaneous Reserves: Totals (Net)	41,480,791		41,480,791		
9999999. Totals (Net) - Page 3, Line 1	3,573,172,283	7,879,729	3,550,343,249		14,949,305

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance $ .... ; Annuities $ 14,826 ; Supplementary Contracts with Life Contingencies $ 52,116 ; Accidental Death Benefits $ .... ; Disability - Active Lives $ .... ; Disability - Disabled Lives $ .... ; Miscellaneous Reserves $ ....

EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [X] No [ ]

1.2 If not, state which kind is issued.

2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [ ] No [X]

2.2 If not, state which kind is issued.
NON-PARTICIPATING

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes [X] No [ ]
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [ ] No [X]
If so, state:
4.1 Amount of insurance? $
4.2 Amount of reserve? $
4.3 Basis of reserve:
4.4 Basis of regular assessments:
4.5 Basis of special assessments:
4.6 Assessments collected during the year $

5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
NONE

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [ ] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held: $
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: $
Attach statement of methods employed in their valuation.

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [ ] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements $
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
7.3 State the amount of reserves established for this business: $
7.4 Identify where the reserves are reported in the blank:

8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [ ] No [X]
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: $
8.2 State the amount of reserves established for this business: $
8.3 Identify where the reserves are reported in the blank:

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [ ] No [X]
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: $
9.2 State the amount of reserves established for this business: $
9.3 Identify where the reserves are reported in the blank:

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

1 Description of Valuation Class	Valuation Basis 2 Changed From	 3 Changed To	4 Increase in Actuarial Reserve Due to Change
9999999 - Total (Column 4, only)			

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS [(a)]

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	945,550		703								356,295	581,710	6,841
2. Additional contract reserves (b)	42,084,446										4,382,907	37,678,382	23,157
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)	43,029,996		703								4,739,202	38,260,093	29,998
8. Reinsurance ceded	35,869,735										2,689,337	33,179,240	1,158
9. Totals (Net)	7,160,261		703								2,049,865	5,080,852	28,840
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	25,563,645										5,973,220	12,564,904	7,025,521
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)	25,563,645										5,973,220	12,564,904	7,025,521
15. Reinsurance ceded	17,991,061										4,072,825	11,011,601	2,906,634
16. Totals (Net)	7,572,584										1,900,395	1,553,302	4,118,887
17. TOTAL (Net)	14,732,845		703								3,950,260	6,634,155	4,147,727
18. TABULAR FUND INTEREST	1,509,241										199,622	1,164,674	144,944
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) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

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

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	131,411,761		2,163,582	13,627,031	8,981	115,612,166
2. Deposits received during the year	771,355		250,737	520,618		
3. Investment earnings credited to the account	7,231,037		29,576	336,742	337	6,864,382
4. Other net change in reserves	205,731		(118)	24,534	46	181,269
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	15,083,785		477,559	3,710,584		10,895,642
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) (a)	124,536,098		1,966,219	10,798,341	9,364	111,762,174
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)	124,536,098		1,966,219	10,798,341	9,364	111,762,174

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2) $
2. Reported as Annuities Certain (captured in column 3) $
3. Reported as Supplemental Contracts (captured in column 4) $
4. Reported as Dividend Accumulations or Refunds (captured in column 5) $
5. Reported as Premium or Other Deposit Funds (captured in column 6) $
6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) . $

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
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 2.11 Direct	250,000	250,000						
2.12 Reinsurance assumed								
2.13 Reinsurance ceded								
2.14 Net	250,000	(b) 250,000	(b)	(b)				
2.2 Other 2.21 Direct	38,870,405	30,098,095	4,958,307	3,801,802		12,201		
2.22 Reinsurance assumed								
2.23 Reinsurance ceded	10,072,142	9,918,556	153,586					
2.24 Net	28,798,263	(b) 20,179,539	(b) 4,804,721	(b) 3,801,802		(b) 12,201		
3. Incurred but unreported:								
3.1 Direct	10,115,784	8,682,388	53,700			1,379,697		
3.2 Reinsurance assumed								
3.3 Reinsurance ceded	2,441,702	1,865,438				576,265		
3.4 Net	7,674,082	(b) 6,816,950	(b) 53,700	(b)		(b) 803,432		
4. TOTALS 4.1 Direct	49,236,189	39,030,483	5,012,007	3,801,802		1,391,898		
4.2 Reinsurance assumed								
4.3 Reinsurance ceded	12,513,844	11,783,994	153,586			576,265		
4.4 Net	36,722,346	(a) 27,246,490	(a) 4,858,421	3,801,802		815,633		

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

(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 Individual Life $ .... Group Life $ .... , and Individual Annuities $ .... are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health $ ....7,572,584 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Individual Life (a)	3 Group Life (b)	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	383,009,737	225,468,234	5,331,175	146,387,523	20,908	5,801,897		
1.2 Reinsurance assumed								
1.3 Reinsurance ceded	75,895,518	69,914,596	1,820,876			4,160,046		
1.4 Net	(c) 307,114,219	155,553,638	3,510,299	146,387,523	20,908	1,641,851		
2. Liability December 31, current year from Part 1:								
2.1 Direct	49,236,189	39,030,483	5,012,007	3,801,802		1,391,898		
2.2 Reinsurance assumed								
2.3 Reinsurance ceded	12,513,844	11,783,994	153,586			576,265		
2.4 Net	36,722,346	27,246,490	4,858,421	3,801,802		815,633		
3. Amounts recoverable from reinsurers December 31, current year	7,734,543	7,538,092				196,450		
4. Liability December 31, prior year:								
4.1 Direct	41,477,393	33,950,126	879,262	5,203,222		1,444,783		
4.2 Reinsurance assumed								
4.3 Reinsurance ceded	10,421,023	9,484,110	471,070			465,843		
4.4 Net	31,056,370	24,466,015	408,192	5,203,222		978,940		
5. Amounts recoverable from reinsurers December 31, prior year	8,193,945	7,876,481	160,502			156,963		
6. Incurred Benefits								
6.1 Direct	390,768,533	230,548,592	9,463,920	144,986,103	20,908	5,749,011		
6.2 Reinsurance assumed								
6.3 Reinsurance ceded	77,528,935	71,876,091	1,342,890			4,309,954		
6.4 Net	313,239,598	158,672,500	8,121,030	144,986,103	20,908	1,439,057		

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to $ 141,639 in Line 1.1, $ 141,639 in Line 1.4.
$ 141,639 in Line 6.1, and $ 141,639 in Line 6.4.

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

(c) Includes $ 396,996 premiums waived under total and permanent disability benefits.

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	1,827,826	756,657	(1,071,169)
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)	1,827,826	756,657	(1,071,169)
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	11,339	6,804	(4,535)
	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	63,158,847	59,889,823	(3,269,024)
19.	Guaranty funds receivable or on deposit			
20.	Electronic data processing equipment and software	1,315,926	1,460,820	144,893
21.	Furniture and equipment, including health care delivery assets			
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	108,563	133,711	25,148
25.	Aggregate write-ins for other than invested assets	337,901	481,295	143,394
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	66,760,401	62,729,109	(4,031,292)
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28.	Total (Lines 26 and 27)	66,760,401	62,729,109	(4,031,292)
	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	258,709	198,825	(59,883)
2502.	AGENTS' BALANCES	66,254	75,617	9,363
2503.	TUITION REIMBURSEMENT RECEIVABLE	12,938	12,938	
2598.	Summary of remaining write-ins for Line 25 from overflow page		193,914	193,914
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	337,901	481,295	143,394

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	2023	2022
NET INCOME			
(1) Company state basis (Page 4, Line 35, Columns 1 & 2)	Ohio	$89,575,063	$64,437,392
(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	$89,575,063	$64,437,392
SURPLUS			
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	Ohio	$413,688,139	$326,359,661
(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	$413,688,139	$326,359,661

   - **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. Common Stocks are stated at fair value.
     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. Amortized cost of loan-backed and structured securities is determined using the retrospective adjustment method, except for those which an other-than-temporary impairment has been recognized, which use the prospective adjustment method to determine amortized cost.
     7. The Company's investment in SCA 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
   - **E.** Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill – 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. The following presents recognized often-than-temporary impairments for loan-backed end structured securities recognized in 2023.

	(1)	Other-than-Temporary		(3)
		(2a)	(2b)	
	Amortized Cost Basis Before Other-than-Temporary Impairment	**Interest**	**Non-interest**	**Fair Value 1 – (2a + 2b)**
OTTI recognized 1st Quarter				
Intent to Sell				
Inability or lack of intent to retain the investment to recover the amortized cost basis	$2,077,902		$327,902	$1,750,000
Total 1st Quarter	$2,077,902		$327,902	$1,750,000
OTTI recognized 2nd Quarter				
Intent to sell				
Inability or lack of intent to retain the investment to recover the amortized cost basis	$1,750,000		$748,223	$1,001,777
Total 2nd Quarter	$1,750,000		$748,223	$1,001,777
OTTI Recognized 3rd Quarter				
Intent to sell				
Inability or lack of intent to retain the investment to recover the amortized cost basis				
Total 3rd Quarter	-		-	-
OTTI recognized 4th Quarter				
Intent to sell				
Inability or lack of intent to retain the investment to recover the amortized cost basis	$4,013,615	$307,319	$1,755,546	$1,950,750
Total 4th Quarter	$4,013,615	$307,319	$1,755,546	$1,950,750
Annual Aggregate Total	$7,841,517	$307,319	$2,831,671	$4,702,527

3. The following presents recognized often-than-temporary impairments for loan-backed end structured securities recognized in 2023.

CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than -Temporary Impairment	Amortized Cost After Other- Than-Temporary Impairment	Fair Value at time of OTTI	Date of Financial Statement Where Reported
05604LAJ1	$2,077,902	$1,750,000	$327,902	$1,750,000	$1,750,000	3/31/2023
05604LAJ1	$1,750,000	$1,001,777	$748,223	$1,001,777	$1,001,777	6/30/2023
12591KAH8	$1,500,000	$1,017,389	$482,611	$1,017,389	$810,555	12/31/2023
055287AC0	$1,511,838	$1,109,344	$402,496	$1,109,344	$1,008,720	12/31/2023
05604LAJ1	$1,001,777	$131,475	$870,439	$131,475	$131,475	12/31/2023
Total	$7,841,517	$5,009,985	$2,831,671	$5,009,985	$4,702,527	

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 as 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	$170,146
2. 12 months or longer	$12,284,198
The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	$2,951,996
2. 12 months or longer	$131,295,853

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.

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 Loan Features – None

K. Low Income Housing Tax Credits (LIHTC)

1. The Company owned one tax credit partnership at December 31, 2023. The number of years of unexpired credits range is four years and the remaining required holding period is five years.
2. The Company recognized $423,669 and $229,323 in tax credits and other tax benefits associated with its LIHTC investments during the years' ended December 31, 2023 and 2022, respectively.
3. The balance of the LIHTC investment at December 31, 2023 is $0.
4. The Company is not aware that any LIHTC investments were subject to any regulatory reviews.
5. The Company's LIHTC investments do not exceed 10% of net admitted assets.
6. The Company did not recognize any impairment on LIHTC investments during the statement periods presented.
7. There were no write-downs or reclassifications made due to forfeiture or ineligibility of tax credits, etc., in 2023.

L. Restricted Assets

1. Restricted Assets (Including Pledged)

	Gross Restricted						
	Current Year						
	1	2	3	4	5	6	7
Restricted Asset Category	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total from Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	$ -	$ -	$ -	$ -	$ -	$ -	$ -
b. Collateral held under security lending agreements	-	-	-	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-
i. FHLB capital stock	-	-	-	-	-	-	-
j. On deposit with states	4,732,961	-	-	-	4,732,961	4,732,885	76
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-

m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-	-
o. Total Restricted Assets	$ 4,732,961	$ -	$ -	$ -	$ 4,732,961	$ 4,732,885	$ 76
(a) Subset of column 1							
(b) Subset of column 3							

			Percentage	
	8	9	10	11
Restricted Asset Category	Total Current Year Nonadmitted Restricted	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	$ -	$ -	0.00%	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	-	4,732,961	0.09%	0.09%
k. On deposit with other regulatory bodies	-	-	0.00%	0.00%
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%
(c) Column 5 divided by Asset Page, Column 1, Line 28				
(d) Column 9 divided by Asset Page, Column 3, Line 28				

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. 5GI* Securities

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
(1) Bonds - AC	6	3	$ 17,926,000	$ 7,000,000	$ 17,045,389	$ 6,667,664
(2) LB&SS -AC	0	0	$ 0	$ 0	$ 0	$ 0
(3) Preferred Stock - AC	1	1	$ 4,900,000	$ 4,900,000	$ 4,900,000	$ 4,900,000
(4) Preferred Stock - FV	0	0	$ 0	$ 0	$ 0	$ 0
(5) Total (1+2+3+4)	7	4	$ 22,826,000	11,900,000	$ 21,945,389	$ 11,567,664

AC - Amortized Cost FV - Fair Value

P. Short Sales – None
Q. Prepayment Penalty and Acceleration Fees – As of December 31, 2023, the Company had recorded the following in prepayment penalty and acceleration fees.

	General Account	Separate Account
1) Number of CUSIPS	2	0
2) Aggregate Amount of Investment Income	$5,715	$0

R. Reporting Entity's Share of Cash Pool by Asset Type – None

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 did not recognize any impairment write down for its investments in Joint Ventures, Partnerships, and Limited Liability Companies during the period.

7. Investment Income

A. There was no due and accrued income excluded from investment income in 2023.
B. Not applicable
C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	Amount
1) Gross	$46,125,636
2) Nonadmitted	0
3) Admitted	$46,125,636

D. Not applicable
E. Not applicable

8. Derivative Instruments

A. Not applicable
B. Not applicable

9. Income Taxes

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

1.

	2023		
	Ordinary	Capital	Total
(a) Gross deferred tax assets	$ 79,369,817	$ 3,868,672	$ 83,238,489
(b) Statutory valuation allowance	-	-	-
(c) Adjusted gross deferred tax assets (1a - 1b)	79,369,817	3,868,672	83,238,489
(d) Deferred Tax Assets Nonadmitted	63,158,847	-	63,158,847
(e) Subtotal Net Admitted Deferred Tax Asset (1c- 1d)	16,210,970	3,868,672	20,079,642
(f) Deferred Tax Liabilities	$ 287,840	$ 2,030,307	$ 2,318,147
(g) Net admitted deferred tax asset/(liability) (1e - 1f)	$ 15,923,130	$ 1,838,365	$ 17,761,495

	2022		
	Ordinary	Capital	Total
(a) Gross deferred tax assets	$ 73,602,531	$ 4,113,687	$ 77,716,218
(b) Statutory valuation allowance	-	-	-
(c) Adjusted gross deferred tax assets (1a - 1b)	73,602,531	4,113,687	77,716,218
(d) Deferred Tax Assets Nonadmitted	59,889,823	-	59,889,823
(e) Subtotal Net Admitted Deferred Tax Asset (1c- 1d)	13,712,708	4,113,687	17,826,395
(f) Deferred Tax Liabilities	$ 334,073	$ -	$ 334,073
(g) Net admitted deferred tax asset/(liability) (1e - 1f)	$ 13,378,635	$ 4,113,687	$ 17,492,322

	Change		
	Ordinary	Capital	Total
(a) Gross deferred tax assets	$ 5,767,286	$ (245,015)	$ 5,522,271
(b) Statutory valuation allowance	-	-	-
(c) Adjusted gross deferred tax assets (1a - 1b)	5,767,286	(245,015)	5,522,271
(d) Deferred Tax Assets Nonadmitted	3,269,024	-	3,269,024
(e) Subtotal Net Admitted Deferred Tax Asset (1c- 1d)	2,498,262	(245,015)	2,253,247
(f) Deferred Tax Liabilities	$ (46,233)	$ 2,030,307	$ 1,984,074
(g) Net admitted deferred tax asset/(liability) (1e - 1f)	$ 2,544,495	$ (2,275,322)	$ 269,173

2.

	2023		
SSAP 101, paragraphs 11.a., 11.b., and 11.c.:	Ordinary	Capital	Total
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	-	3,119,948	3,119,948
(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)	13,892,823	748,724	14,641,547
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	13,892,823	748,724	14,641,547
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	59,388,997
(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	2,318,147	-	2,318,147
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No.101 Total (2(a)+2(b)+2(c)	16,210,970	3,868,672	20,079,642

	2022		
SSAP 101, paragraphs 11.a., 11.b., and 11.c.:	Ordinary	Capital	Total
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	-	3,971,368	3,971,368
(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)	13,378,636	142,319	13,520,955
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	13,378,636	142,319	13,520,955
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	46,330,101
(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	334,072	-	334,072
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No.101 Total (2(a)+2(b)+2(c)	13,712,708	4,113,687	17,826,395

	Change		
SSAP 101, paragraphs 11.a., 11.b., and 11.c.:	Ordinary	Capital	Total
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	-	(851,420)	(851,420)
(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)	514,187	606,405	1,120,592
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	514,187	606,405	1,120,592
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	13,058,896
(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	1,984,075	-	1,984,075
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No.101 Total (2(a)+2(b)+2(c)	2,498,262	(245,015)	2,253,247

3.

	2023 Percentage	2022 Percentage
(a) Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount	724%	581%
(b) Amount of Adjusted Capital and Surplus Used to Determine Recovery Period and Threshold Limitation in 2(b) 2 above	436,734,374	348,252,934

4.

	2023		
	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 amount from Note 9A1(c)	79,369,817	3,868,672	83,238,489
2. Percentage of Adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	16,210,970	3,868,672	20,079,642
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%	19.27%	19.27%
(b) The Company's tax-planning strategies did not include the use of reinsurance-related tax planning strategies.			

	2022 Ordinary	2022 Capital	2022 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 amount from Note 9A1(c)	73,602,531	4,113,687	77,716,218
2. Percentage of Adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	13,712,708	4,113,687	17,826,395
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%	23.08%	23.08%
(b) The Company's tax-planning strategies did not include the use of reinsurance-related tax planning strategies.			

	Change Ordinary	Change Capital	Change 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 amount from Note 9A1(c)	5,767,286	(245,015)	5,522,271
2. Percentage of Adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	2,498,262	(245,015)	2,253,247
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%	-3.81%	-3.81%
(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:

	2023	2022	Change
(a) Federal	$ 28,481,412	$ 23,958,400	$ 4,523,012
(b) Foreign		-	-
(c) Subtotal	28,481,412	23,958,400	4,523,012
(d) Federal Income Tax on capital gains/(losses)	(870,919)	(50,983)	(819,936)
(e) Utilization of capital loss carryforwards	-	-	-
(f) Other	-	-	-
Federal income taxes incurred	$ 27,610,493	$ 23,907,417	$ 3,703,076

2. Deferred tax assets:

	December 31, 2023	December 31, 2022	Change
(a) Ordinary			
(1) Life and health reserves	$ 38,004,365	$ 35,824,998	$ 2,179,367
(2) DAC	38,359,362	35,428,155	2,931,207
(3) Nonadmitted assets	756,326	555,528	200,798
(4) Other, net	2,249,764	1,793,850	455,914
(99) Subtotal	$ 79,369,817	$ 73,602,531	$ 5,767,286
(b) Statutory valuation allowance adj	-	-	-
(c) Nonadmitted	63,158,847	59,889,823	3,269,024
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	$ 16,210,970	$ 13,712,708	$ 2,498,262
(e) Capital			
(1) Investments	$ -	$ 324,896	$ (324,896)
(2) Unrealized losses on investments	3,868,672	3,788,791	79,881
(99) Subtotal	$ 3,868,672	$ 4,113,687	$ (245,015)
(f) Statutory valuation allowance adj	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	$ 3,868,672	$ 4,113,687	$ (245,015)
(i) Admitted deferred tax assets (2d + 2h)	$ 20,079,642	$ 17,826,395	$ 2,253,247

3. Deferred tax liabilities:

	December 31, 2023	December 31, 2022	Change
(a) Ordinary			
(1) Other, net	$ 287,840	$ 334,073	$ (46,233)
(99) Subtotal	$ 287,840	$ 334,073	$ (46,233)
(b) Capital			
(1) Investments	$ 2,030,307	$ -	$ 2,030,307
(2) Unrealized gains on investments	$ -	$ -	$ -
(99) Subtotal	$ 2,030,307	$ -	$ 2,030,307
(c) Deferred tax liabilities (3a99 + 3b99)	$ 2,318,147	$ 334,073	$ 1,984,074

4. Net deferred tax assets/liabilities (2i-3c)	$ 17,761,495	$ 17,492,322	$ 269,173

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, 2023	December 31, 2022	Change
Total deferred tax assets	$ 83,238,489	$ 77,716,218	$ 5,522,271
Total deferred tax liabilities	2,318,147	334,073	1,984,074
Net deferred tax asset(liability)	$ 80,920,342	$ 77,382,145	$ 3,538,197
Tax effect of unrealized gains/(losses)			(79,881)
Change in net deferred income tax (charge)/benefit			$ 3,458,316

	December 31, 2022	December 31, 2021	Change
Total deferred tax assets	$ 77,716,218	$ 71,992,938	$ 5,723,280
Total deferred tax liabilities	334,073	657,712	(323,639)
Net deferred tax asset(liability)	$ 77,382,145	$ 71,335,226	$ 6,046,919
Tax effect of unrealized gains/(losses)			(584,824)
Change in net deferred income tax (charge)/benefit			$ 5,462,095

The Inflation Reduction Act (Tax Act) was enacted on August 16, 2022. Along with other changes, the Tax Act created a new corporate alternative minimum tax (CAMT) for certain corporations based on 15% of adjusted financial statement income for the taxable year. The effective date of this enacted legislation was January 1, 2023. This reporting entity is a member of a tax-controlled group of corporations that is an applicable corporation for purposes of the CAMT. This reporting entity is included in a consolidated Federal income tax return with other members of the tax-controlled group and is a party to a tax sharing agreement that is in effect for 2023. Pursuant to the terms of the tax sharing agreement, this reporting entity is excluded from charges for any portion of the group's CAMT and is not allocated any portion of the group's utilization of CAMT credit carryover.

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

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

	As of December 31, 2023		
Description	Amount	Tax Effect	Effective Tax Rate
Income before taxes	$ 117,418,491	$ 24,657,883	21.00%
Amortization of IMR	(931,223)	(195,557)	-0.17%
Dividends received deduction	-	-	0.00%
Other items permanent in nature	(520,720)	(109,351)	-0.09%
Total	$ 115,966,548	$ 24,352,975	20.74%
Federal income taxes incurred expense/(benefit)	$ 135,625,771	$ 28,481,412	24.26%
Tax on capital gains/(losses)	(4,147,233)	(870,919)	-0.74%
Change in net deferred income tax charge/(benefit)	(16,468,171)	(3,458,316)	-2.95%
Change in nonadmitted excluding deferred tax asset	956,181	200,798	0.17%
Total statutory income taxes	$ 115,966,548	$ 24,352,975	20.74%

	As of December 31, 2022		
Description	Amount	Tax Effect	Effective Tax Rate
Income before taxes	$ 88,146,825	$ 18,510,833	21.00%
Amortization of IMR	(343,041)	(72,039)	-0.08%
Dividends received deduction	-	-	0.00%
Other items permanent in nature	(633,679)	(133,072)	-0.16%
Total	$ 87,170,105	$ 18,305,722	20.76%
Federal income taxes incurred expense/(benefit)	$ 114,087,619	$ 23,958,400	27.18%
Tax on capital gains/(losses)	(242,776)	(50,983)	-0.06%
Change in net deferred income tax charge/(benefit)	(26,009,976)	(5,462,095)	-6.20%
Change in nonadmitted excluding deferred tax asset	(664,762)	(139,600)	-0.16%
Total statutory income taxes	$ 87,170,105	$ 18,305,722	20.76%

E. Operating Loss and Tax Credit Carryforwards

(1) At December 31, 2023, the Company had net operating loss and tax credit carryforwards of: $ -
At December 31, 2023, the Company had capital loss carryforwards of: $ -

(2) 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
2023	$ -	$ -	$ -
2022	-	$ 364,484	$ 364,484
2021	-	$ 2,755,464	$ 2,755,464
Total	$ -	$ 3,119,948	$ 3,119,948

(3) 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, 2023 and 2022, the Company did not have tax contingencies under the principles of SSAP No. 5R, *Liabilities, Contingencies and Impairment of Assets*.

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 2019 and earlier. In 2022, the IRS began its examination of the tax years ended December 31, 2020 and December 31, 2021. At this time no adjustments have been proposed. The statute of limitations for state income tax purposes has closed for tax years ended December 31, 2020 and earlier.

H. The Company is not subject to Repatriation Transition Tax as outlined under the Tax Cuts and Jobs Act (TCJA).

I. There was $0 of AMT Credit Carryforward as of the beginning of the year. In addition, there were no current year adjustments resulting in $0 of AMT Credit Carryforward at the end of the year.

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. The Company is a wholly-owned subsidiary of the Cincinnati Insurance Company (See Schedule Y, Part 1, Organizational Chart).
B. Not Applicable
C. Not Applicable
D. At December 31, 2023, The Company reported $6,725,657 as amounts receivable from the Parent Company, The Cincinnati Insurance Company, and from affiliated companies, CFC Investment Company, Cincinnati Specialty Underwriters Insurance Company and CSU Producer Resources, Inc. The Company reported $146,147 as amounts payable to the Ultimate Parent Company, The 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 reimbursement for the qualified pension plan was $508,780 and $302,374 for 2023 and 2022 respectively.
H. Postemployment Benefits and Compensated Absences – None
I. Impact of Medicare Modernization Act on Postretirement Benefits – None

13. Capital and Surplus, 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 2023 is approximately $89,575,063. Dividends are paid as determined by the Board of Directors and are not cumulative.
D. No dividends were paid during the 2023 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 ($18,422,249) offset by deferred tax of $3,868,672 for a net balance of ($14,553,577).
K. Not Applicable
L. Not Applicable
M. Not Applicable

14. Liabilities, Contingencies and Assessments

A. The Company has $5,164,225 in commitments for additional investments in an unaffiliated real estate partnership.
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 Contingences – Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

15. Leases

A. Lessee Leasing Arrangements

1. The Company leases company automobiles under various non-cancelable operating agreements that expire through December 2024. Rental expense for 2023 and 2022 was approximately $245,391 and $207,849 respectively.

2. At January 1, 2023, the minimum agreement rental commitments are as follows:

Year Ending December 31,	Operating Leases
2024	$250,245
2025	$185,236
2026	$140,071
2027	$102,824
2028	$90,279
Thereafter	$25,056
Total	$793,711

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 $1,866,301 and $659,765 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	3,661,427,773	3,896,382,910		3,661,407,773	20,000		
Common Stock	44,100	44,100	44,100				
Perpetual Preferred Stock	11,693,600	11,693,600		11,693,600			
Surplus Notes	49,449,219	46,484,869		49,449,219			

D. None
E. None

21. Other Items

A. Not Applicable
B. Not Applicable
C. Assets in the amount of $4,732,961 and $4,732,885 at December 31, 2023 and 2022, 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 2023 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, 2023			December 31, 2022		
Category	Number	Amount	Category	Number	Amount
Up to and including 12 months	19	$2,626,403	Up to and including 12 months	29	$2,143,012
13 to 24 months	14	$625,304	13 to 24 months	34	$4,430,145
25 to 36 months	25	$2,947,421	25 to 36 months	27	$3,018,763
37 to 48 months	20	$1,604,706	37 to 48 months	15	$745,173
49 to 60 months	11	$539,766	49 to 60 months	6	$401,515
Over 60 months	159	$9,233,761	Over 60 months	180	$11,502,847
Total	248	$17,577,361	Total	291	$22,242,432

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

	Number	Balance/Amount
Retained Asset accounts at 1/1/2023	291	$22,242,432
Accounts issued during 2023	24	$4,064,350
Earnings credited during 2023	N/A	$225,920
Fees & Other Charges during 2023	N/A	$344
Accounts transferred to Unclaimed Property during 2023	0	$0
Accounts closed/withdrawn during 2023	67	$8,954,997
Retained Asset accounts at 12/31/2023	248	$17,577,361

H. Not Applicable
I. Not Applicable

22. Events Subsequent – None

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories
a. No
b. No

Section 2 – Ceded Reinsurance Report – Part A
1. No
2. No

Section 3 – Ceded Reinsurance Report – Part B
1. $193,811,130
2. 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
H. Reinsurance Credit – 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 affiliated insurers.

27. Structured Settlements – None

28. Health Care Receivables – None

29. Participating Policies – None

30. Premium Deficiency Reserves – None

31. Reserves for Life Contracts and Deposit Type Contracts

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

B. 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, 2023, the Company had $1,703,459,164 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. The insurance amount does not include insurance on policies for which deficiency reserves are either exempted or calculated to be zero on a seriatim basis.

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. Detail for other changes: None

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

A. Individual Annuities

	General Account	Separate Account with Guarantee s	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal					
a) With market value adjustment	$	$	$	$	
b) At book value less current surrender charge of 5% or more	86,603,954			86,603,954	13%
c) At fair value					
d) Total with market value adjustment or at fair value (total of a through c)	86,603,954			86,603,954	13%
e) At book value without adjustment (minimal or no charge or adjustment)	564,522,060			564,522,060	85%
(2) Not subject to discretionary withdrawal	10,697,439			10,697,439	2%
(3) Total (gross: direct + assumed)	661,823,454			661,823,454	100%
(4) Reinsurance ceded					
(5) Total (net)* (3) – (4)	$661,823,454			$661,823,454	100%
(6) Amount included in A(1)b above that will move to A(1)e in the year after the statement date:	27,709,181			27,709,181	4%

B. Group Annuities

	General Account	Separate Account with Guarantee s	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal					
f) With market value adjustment	$	$	$	$	
g) At book value less current surrender charge of 5% or more					
h) At fair value					
i) Total with market value adjustment or at fair value (total of a through c)					
j) At book value without adjustment (minimal or no charge or adjustment)					
(2) Not subject to discretionary withdrawal	99,855			99,855	100%
(3) Total (gross: direct + assumed)	99,855			99,855	100%
(4) Reinsurance ceded					
(5) Total (net)* (3) – (4)	$99,855			$99,855	100%
(6) Amount included in B(1)b above that will move to B(1)e in the year after the statement date:					

C. Deposit-Type Contracts

	General Account	Separate Account with Guarantee s	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal					
k) With market value adjustment	$	$	$	$	
l) At book value less current surrender charge of 5% or more					
m) At fair value					
n) Total with market value adjustment or at fair value (total of a through c)					
o) At book value without adjustment (minimal or no charge or adjustment)					
(2) Not subject to discretionary withdrawal	124,536,098			124,536,098	100%
(3) Total (gross: direct + assumed)	124,536,098			124,536,098	100%
(4) Reinsurance ceded					
(5) Total (net)* (3) – (4)	$124,536,098			$124,536,098	100%
(6) Amount included in C(1)b above that will move to C(1)e in the year after the statement date:					

D. Life & Accident & Health Annual Statement

Life & Accident & Health Annual Statement:	
Exhibit 5, Annuities Section, Totals (net)	$ 659,533,050
Exhibit 5, Supplementary Contracts with Life Contingencies Section, Totals (net)	2,390,259
Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	124,536,098
Subtotal	786,459,406
Separate Accounts Annual Statement	
Exhibit 3, Line 0299999, Column 2	
Exhibit 3, Line 0399999, Column 2	
Policyholder dividend and coupon accumulations	
Policyholder premiums	
Guaranteed interest contracts	
Other contract deposit funds	
Subtotal	
Combined Total	$ 786,459,406

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
(a) Term policies with cash value		138,468,795	400,521,240
(b) Universal Life	483,658,118	471,199,686	485,700,218
(c) Universal Life with Secondary Guarantees	59,521,060	41,686,209	261,404,345
(d) Indexed Universal Life			
(e) Indexed Universal Life with Secondary Guarantees			
(f) Indexed Life			
(g) Other Permanent Cash Value Life Insurance		429,635,966	578,952,621
(h) Variable Life			
(i) Variable Universal Life			
(j) Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash value			
(a) Term Policies with Cash Value			1,374,604,869
(b) Accidental Death Benefits			618,359
(c) Disability – Active Lives			12,594,955
(d) Disability – Disabled Lives			3,674,917
(e) Miscellaneous Reserves			42,611,805
(3) Total (gross: direct + assumed)	543,179,178	1,080,990,656	3,160,683,330
(4) Reinsurance ceded			249,434,354
(5) Total (net) (C) – (D)	$543,179,178	$1,080,990,656	$2,911,248,976
B. Separate Accounts – Guaranteed			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
(a) Term policies with cash value			
(b) Universal Life	916,711,206	916,711,206	916,711,206
(c) Universal Life with Secondary Guarantees			
(d) Indexed Universal Life			
(e) Indexed Universal Life with Secondary Guarantees			
(f) Indexed Life			
(g) Other Permanent Cash Value Life Insurance			
(h) Variable Life			
(i) Variable Universal Life			
(j) Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash value			
(a) Term Policies with Cash Value			
(b) Accidental Death Benefits			
(c) Disability – Active Lives			
(d) Disability – Disabled Lives			
(e) Miscellaneous Reserves			
(3) Total (gross: direct + assumed)	916,711,206	916,711,206	916,711,206
(4) Reinsurance ceded			
(5) Total (net) (C) – (D)	$916,711,206	$916,711,206	$916,711,206
C. Separate Accounts – Non Guaranteed			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
(a) Term policies with cash value			
(b) Universal Life			
(c) Universal Life with Secondary Guarantees			
(d) Indexed Universal Life			
(e) Indexed Universal Life with Secondary Guarantees			
(f) Indexed Life			
(g) Other Permanent Cash Value Life Insurance			
(h) Variable Life			
(i) Variable Universal Life			
(j) Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash value			
(a) Term Policies with Cash Value			
(b) Accidental Death Benefits			
(c) Disability – Active Lives			
(d) Disability – Disabled Lives			
(e) Miscellaneous Reserves			
(3) Total (gross: direct + assumed)			
(4) Reinsurance ceded			
(5) Total (net) (C) – (D)			
D. Life & Accident & Health Annual Statement	Account Value	Cash Value	Reserve
(1) Exhibit 5, Life Insurance Sections, Total (net)			2,856,649,475
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)			28,651
(3) Exhibit 5, Disability – Active Lives Sections, Total (net)			10,507,670
(4) Exhibit 5, Disability – Disabled Lives Section, Total (net)			2,582,389
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)			41,480,791
(6) Subtotal			2,911,248,976
Separate Accounts Annual Statement			
(7) Exhibit 3, Line 0199999, Column 2			916,711,206
(8) Exhibit 3, Line 0499999, Column 2			
(9) Exhibit 3, Line 0599999, Column 2			
(10) Subtotal (Lines (7) through (9))			916,711,206
(11) Combined Total ((6) and (10))			$3,827,960,182

34. Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2023, were as follows:

Type	Gross	Net of Loading
Industrial	$154	$55
Ordinary New Business	9,365,558	721,535
Ordinary Renewal	81,042,087	140,191,790
Credit Life		
Group Life	(104,010)	(104,010)
Group Annuity		
Total	$90,303,789	$140,809,369

35. 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, 2023 and 2022 the Company separate account statement included legally insulated assets of $924,683,540 and $892,260,708 respectively. The assets legally insulated from the general account as of December 31, 2023 are attributed to the following products/transactions:

3.

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Fifth Third Bank (FTB)	$880,039,597	$0
Huntington Bank (FM)	$44,643,942	0
Total	$924,683,540	**$0**

4. 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, 2023, 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. 2023 $8,443,517
b. 2022 $4,508,214
c. 2021 $2,943,030
d. 2020 $3,229,099
e. 2019 $3,936,025

5. 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)
		Non-indexed	Non-indexed	Non-guaranteed	
		Guarantee less	Guarantee	Separate	
	Indexed	Than/equal to 4%	More than 4%	Accounts	Total
1. Premiums, considerations or deposits for year ended 12/31/21					
2. Reserves at 12/31/21					
I. For accounts with assets at:					
a. Market value					
b. Amortized cost		$ 916,711,206			$ 916,711,206
c. Total reserves		$ 916,711,206			$ 916,711,206
II. By withdrawal characteristics:					
a. Subject to discretionary withdrawal		$ 916,711,206			$ 916,711,206
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		$ 916,711,206			$ 916,711,206
g. Not subject to discretionary withdrawal					
h. Total		$ 916,711,206			$ 916,711,206

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)	$ 9,629,993
Net transfer to or (From) Separate Accounts (a) – (b)	($ 9,629,993)
Reconciling Adjustments	
Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement	
(1c) + (2) = (Page 4, Line 26)	($ 9,629,993)

36. Loss/Claim Adjustment Expense – None

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? .... Yes [X] No [ ]
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? .... Yes [X] No [ ] N/A [ ]

1.3 State Regulating? .... OHIO

1.4 Is the reporting entity publicly traded or a member of a publicly traded group? .... Yes [X] No [ ]

1.5 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 [ ] No [X]

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. 12/31/2019

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. 12/31/2019

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). 05/28/2021

3.4 By what department or departments?
STATE OF OHIO AND STATE OF DELAWARE ....

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? .... Yes [ ] No [ ] N/A [X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? .... Yes [X] No [ ] N/A [ ]

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? .... Yes [ ] No [X]
4.12 renewals? .... Yes [ ] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? .... Yes [ ] No [X]
4.22 renewals? .... Yes [ ] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? .... Yes [ ] No [X]
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.

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? .... Yes [ ] No [X]

6.2 If yes, give full information:
....

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? .... Yes [ ] No [X]

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

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? ...... Yes [ ] No [X]

8.2 If the response to 8.1 is yes, please identify the name of the DIHC.

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

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? ...... Yes [ ] No [X]

8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? ...... Yes [ ] No [X] N/A [ ]

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?
THOMAS J. BRUNS, FSA, MAAA; 6200 SOUTH GILMORE ROAD; P.O. BOX 145496; FAIRFIELD, OH 45014-5141; ASSISTANT VICE PRESIDENT & ACTUARY OF THE CINCINNATI LIFE INSURANCE COMPANY

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

12.11 Name of real estate holding company ... VARIOUS SEE SCHEDULE BA

12.12 Number of parcels involved 8

12.13 Total book/adjusted carrying value ......$ 8,980,076

12.2 If yes, provide explanation
THE COMPANY WHOLLY OWNS THESE REAL ESTATE HOLDING COMPANIES. THE DETAIL CAN BE FOUND ON SCHEDULE BA, PART 1.

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

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

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

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

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

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

a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
c. Compliance with applicable governmental laws, rules and regulations;
d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
e. Accountability for adherence to the code.

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

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

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

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

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

GENERAL INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? .... Yes [ ] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 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 or is likely to conflict with the official duties of such person? .... Yes [X] No [ ]

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? .... Yes [ ] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers .... $
- 20.12 To stockholders not officers .... $
- 20.13 Trustees, supreme or grand (Fraternal Only) .... $

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers .... $
- 20.22 To stockholders not officers .... $
- 20.23 Trustees, supreme or grand (Fraternal Only) .... $

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? .... Yes [ ] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others .... $
- 21.22 Borrowed from others .... $
- 21.23 Leased from others .... $
- 21.24 Other .... $

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? .... Yes [ ] No [X]

22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment $
- 22.22 Amount paid as expenses .... $
- 22.23 Other amounts paid .... $

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? .... Yes [X] No [ ]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: .... $ 6,295,663

24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? .... Yes [ ] No [X]

24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

25.01 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 25.03) .... Yes [X] No [ ]

GENERAL INTERROGATORIES

25.02 If no, give full and complete information, relating thereto

25.03 For securities 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)

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. $

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. $

25.06 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]

25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [X]

25.08 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]

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

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. $

25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 $

25.093 Total payable for securities lending reported on the liability page. $

26.1 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 25.03). Yes [X] No [ ]

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

26.21 Subject to repurchase agreements $

26.22 Subject to reverse repurchase agreements $

26.23 Subject to dollar repurchase agreements $

26.24 Subject to reverse dollar repurchase agreements $

26.25 Placed under option agreements $

26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock $

26.27 FHLB Capital Stock $

26.28 On deposit with states $ 4,732,961

26.29 On deposit with other regulatory bodies $

26.30 Pledged as collateral - excluding collateral pledged to an FHLB $

26.31 Pledged as collateral to FHLB - including assets backing funding agreements $

26.32 Other $

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

27.2 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.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [ ] No [X]

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108 Yes [ ] No [ ]

27.42 Permitted accounting practice Yes [ ] No [ ]

27.43 Other accounting guidance Yes [ ] No [ ]

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [ ] No [ ]

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1 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]

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

29. 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 [ ]

29.01 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

GENERAL INTERROGATORIES

29.02 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)

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year? Yes [ ] No [X]

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

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

29.05 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

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes [ ] No [X]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes [ ] No [X]

29.06 For those firms or individuals listed in the table for 29.05 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	5URRAMPU53LNW8AQJB87	SEC	NO

30.1 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]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		

30.3 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

GENERAL INTERROGATORIES

31. 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 (+)
31.1 Bonds	3,896,382,910	3,661,427,773	(234,955,137)
31.2 Preferred stocks	11,693,600	11,693,600	
31.3 Totals	3,908,076,510	3,673,121,373	(234,955,137)

31.4 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.

32.1 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 [ ]

32.2 If the answer to 32.1 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]

32.3 If the answer to 32.2 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 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.

33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [ ] No [X]

33.2 If no, list exceptions:
SEE ATTACHED PAGE 20.6.1

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
   a. 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.
   b. Issuer or obligor is current on all contracted interest and principal payments.
   c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

   Has the reporting entity self-designated 5GI securities? Yes [X] No [ ]

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
   a. The security was purchased prior to January 1, 2018.
   b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
   c. 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.
   d. 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]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
   a. The shares were purchased prior to January 1, 2019.
   b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
   c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
   d. The fund only or predominantly holds bonds in its portfolio.
   e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
   f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

   Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [ ] No [X]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
   a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
   b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
   c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
   d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

   Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [ ] No [ ] N/A [X]

GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [ ] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [ ] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?

39.21 Held directly Yes [ ] No [ ]

39.22 Immediately converted to U.S. dollars Yes [ ] No [ ]

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 305,095

40.2 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
LLC GLOBAL INC	117,950

41.1 Amount of payments for legal expenses, if any? $ 33,554

41.2 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
KEATING MUETHING & KLEKAMP PLL	20,257

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $

42.2 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

GENINTPT1 - Attachment

Question 33.2 If no, list exceptions

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

CINCINNATI LIFE INSURANCE COMPANY

As of 12/31/23

Cusip	Description	Par	Book Adjusted Carry Value	SVO Rating
50067H206	KORTH DIRECT MORTGAGE INC.	200,000.00	4,900,000.00	5.B GI
813903AB7	SECURITY FEDERAL CORP	2,000,000.00	2,000,000.00	5.B GI
837540AA1	SOUTH DAKOTA BANCSHARES, INC.	3,000,000.00	3,000,000.00	5.B GI
26942GAC4	EAGLE BANCORP MONTANA INC	2,000,000.00	2,000,000.00	5.B GI
496719AB1	KINGSTONE COMPANIES, INC.	926,000.00	926,000.00	5.B GI
752925AA5	RAPID FINANCIAL SERVICES LLC	5,000,000.00	5,000,000.00	5.B GI
76131RAC6	RETAIL CAPITAL HOLDINGS, LLC	5,000,000.00	5,000,000.00	5.B GI
32115DAB2	FIRST NBC BK HLDG CO	2,000,000.00	20,000.00	6 *
		20,126,000.00	**22,846,000.00**	

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [ ] No [X]

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

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. $

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 $
1.65 Total incurred claims $
1.66 Number of covered lives

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	16,870	17,351
2.2	Premium Denominator	359,845,136	335,021,775
2.3	Premium Ratio (2.1/2.2)	0.000	0.000
2.4	Reserve Numerator	641,204	817,300
2.5	Reserve Denominator	3,583,146,683	3,580,715,476
2.6	Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Does this reporting entity have Separate Accounts? Yes [X] No [ ]

3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [X] No [ ] N/A [ ]

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

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 [X] No [ ]

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [ ] No [X]

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

4. 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:

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

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

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

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

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

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

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

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

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

6.2 If the answer to 6.1 is yes, please provide the following:

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

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

7.1 Direct Premium Written $ 335,923,325

7.2 Total Incurred Claims $ 209,634,453

7.3 Number of Covered Lives 309,742

*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 gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

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

8.1 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 [ ]

Life, Accident and Health Companies Only:

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

9.2 Net reimbursement of such expenses between reporting entities:

9.21 Paid $ 3,347,734

9.22 Received $

10.1 Does the reporting entity write any guaranteed interest contracts? Yes [ ] No [X]

10.2 If yes, what amount pertaining to these lines is included in:

10.21 Page 3, Line 1 $

10.22 Page 4, Line 1 $

11. For stock reporting entities only:

11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: $ 1,000,000

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

12.11 Cash $ 168,000,000

12.12 Stock $ 750,000

13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [ ] No [X]

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

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

13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium			
13.32 Paid claims			
13.33 Claim liability and reserve (beginning of year)			
13.34 Claim liability and reserve (end of year)			
13.35 Incurred claims			

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

13.4 If reinsurance assumed included amounts with attachment points below $1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<$25,000	....	....
13.42	$25,000 - 99,999	....	....
13.43	$100,000 - 249,999	....	....
13.44	$250,000 - 999,999	....	....
13.45	$1,000,000 or more	....	....

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools? .... $ ....

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? .... Yes [ ] No [ ]
15. How often are meetings of the subordinate branches required to be held?
16. How are the subordinate branches represented in the supreme or governing body?
17. What is the basis of representation in the governing body?

18.1 How often are regular meetings of the governing body held?

18.2 When was the last regular meeting of the governing body held? ....

18.3 When and where will the next regular or special meeting of the governing body be held?

18.4 How many members of the governing body attended the last regular meeting? ....

18.5 How many of the same were delegates of the subordinate branches? ....

19. How are the expenses of the governing body defrayed?
20. When and by whom are the officers and directors elected?
21. What are the qualifications for membership?
22. What are the limiting ages for admission?
23. What is the minimum and maximum insurance that may be issued on any one life?
24. Is a medical examination required before issuing a benefit certificate to applicants? .... Yes [ ] No [ ]
25. Are applicants admitted to membership without first filing an application with and becoming a member of a local branch by ballot and initiation? ..... Yes [ ] No [ ]

NONE

26.1 Are notices of the payments required sent to the members? .... Yes [ ] No [ ] N/A [ ]

26.2 If yes, do the notices state the purpose for which the money is to be used? .... Yes [ ] No [ ]

27. What proportion of first and subsequent year's payments may be used for management expenses?

27.11 First Year .... %

27.12 Subsequent Years .... %

28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? .... Yes [ ] No [ ]

28.2 If so, what amount and for what purpose? .... $ ....

29.1 Does the reporting entity pay an old age disability benefit? .... Yes [ ] No [ ]

29.2 If yes, at what age does the benefit commence? ....

30.1 Has the constitution or have the laws of the reporting entity been amended during the year? .... Yes [ ] No [ ]

30.2 If yes, when?

31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? .... Yes [ ] No [ ]

32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? .... Yes [ ] No [ ]

32.2 If so, was an additional reserve included in Exhibit 5? .... Yes [ ] No [ ] N/A [ ]

32.3 If yes, explain

33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? .... Yes [ ] No [ ]

33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? .... Yes [ ] No [ ] N/A [ ]

34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? .... Yes [ ] No [ ]

35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? .... Yes [ ] No [ ]

35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

1 Date	2 Outstanding Lien Amount
....	....
....	....

NONE

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 2023	2 2022	3 2021	4 2020	5 2019
	Life Insurance in Force (Exhibit of Life Insurance)					
1.	Ordinary - whole life and endowment (Line 34, Col. 4)	7,848,708	7,797,405	7,678,610	7,623,623	7,699,638
2.	Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	111,675,340	109,891,540	106,607,578	101,757,591	98,101,582
3.	Credit life (Line 21, Col. 6)					
4.	Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	2,512,847	2,441,949	2,393,541	2,357,280	2,310,305
5.	Industrial (Line 21, Col. 2)	15,662	16,245	17,026	17,575	18,207
6.	FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7.	Total (Line 21, Col. 10)	122,052,556	120,147,140	116,696,755	111,756,069	108,129,731
7.1	Total in force for which VM-20 deterministic/stochastic reserves are calculated	52,237,014	45,897,250	38,058,518	29,093,077	21,250,682
	New Business Issued (Exhibit of Life Insurance)					
8.	Ordinary - whole life and endowment (Line 34, Col. 2)	517,440	500,472	424,740	323,332	514,432
9.	Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	8,089,229	9,378,331	10,153,155	8,821,725	8,485,924
10.	Credit life (Line 2, Col. 6)					
11.	Group (Line 2, Col. 9)	34,146	29,505	20,443	18,833	24,121
12.	Industrial (Line 2, Col. 2)					
13.	Total (Line 2, Col. 10)	8,640,815	9,908,308	10,598,338	9,163,889	9,024,477
	Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14.	Individual life (Line 20.4, Col. 2)	313,221,312	301,996,619	294,094,206	275,337,028	269,735,390
15.	Group life (Line 20.4, Col. 3)	1,076,284	1,044,149	869,000	1,394,116	1,684,355
16.	Individual annuities (Line 20.4, Col. 4)	43,802,015	30,114,083	44,573,621	45,046,771	39,473,940
17.	Group annuities (Line 20.4, Col. 5)					
18.	Accident & Health (Line 20.4, Col. 6)	1,745,525	1,866,923	1,994,510	2,245,975	2,280,648
19.	Other lines of business (Line 20.4, Col. 8)					
20.	Total	359,845,136	335,021,774	341,531,337	324,023,890	313,174,333
	Balance Sheet (Pages 2 & 3)					
21.	Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	4,269,824,531	4,192,254,389	4,091,811,890	3,964,237,085	3,846,730,745
22.	Total liabilities excluding Separate Accounts business (Page 3, Line 26)	3,856,136,392	3,865,894,728	3,821,739,316	3,722,780,754	3,642,908,558
23.	Aggregate life reserves (Page 3, Line 1)	3,573,172,283	3,583,566,504	3,531,131,107	3,438,083,993	3,351,411,618
23.1	Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1			1,669,261	1,252,840	105,046
24.	Aggregate A & H reserves (Page 3, Line 2)	14,732,845	14,439,853	15,302,906	15,156,946	16,180,972
25.	Deposit-type contract funds (Page 3, Line 3)	124,536,098	131,411,761	138,343,856	147,274,321	153,503,837
26.	Asset valuation reserve (Page 3, Line 24.01)	40,807,707	39,385,572	32,396,829	21,972,524	34,741,518
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)	410,688,139	323,359,661	267,072,574	238,456,331	200,822,187
	Cash Flow (Page 5)					
29.	Net Cash from Operations (Line 11)	87,864,498	123,628,518	139,261,955	171,503,753	123,361,611
	Risk-Based Capital Analysis					
30.	Total adjusted capital	454,495,869	365,745,256	302,469,440	263,428,892	238,563,742
31.	Authorized control level risk - based capital	60,319,968	60,019,932	60,458,268	57,839,093	52,687,545
	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)	96.9	96.9	96.6	93.4	95.4
33.	Stocks (Lines 2.1 and 2.2)	0.3	0.3	0.3	0.3	0.3
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	0.7	0.8	3.7	1.5
37.	Contract loans (Line 6)	0.8	0.8	0.8	0.8	0.9
38.	Derivatives (Page 2, Line 7)					
39.	Other invested assets (Line 8)	1.4	1.5	1.5	1.7	1.8
40.	Receivables for securities (Line 9)	0.2		0.0	0.0	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
	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	4,472,503	4,647,571	5,310,859	9,431,338	16,050,714
50.	Total of above Lines 44 to 49	4,472,503	4,647,571	5,310,859	9,431,338	16,050,714
51.	Total Investment in Parent included in Lines 44 to 49 above					

FIVE-YEAR HISTORICAL DATA

(Continued)

		1 2023	2 2022	3 2021	4 2020	5 2019
	Total Nonadmitted and Admitted Assets					
52.	Total nonadmitted assets (Page 2, Line 28, Col. 2)	66,760,401	62,729,109	58,260,358	53,212,059	49,621,021
53.	Total admitted assets (Page 2, Line 28, Col. 3)	5,194,508,071	5,084,515,097	4,966,115,862	4,809,651,904	4,674,763,761
	Investment Data					
54.	Net investment income (Exhibit of Net Investment Income)	184,594,347	174,216,857	181,276,171	165,711,529	159,663,986
55.	Realized capital gains (losses) (Page 4, Line 34, Column 1)	(8,758,564)	(1,621,329)	802,738	(29,740,940)	(4,847,664)
56.	Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(300,507)	(2,200,052)	(1,813,248)	(2,226,062)	(4,634,836)
57.	Total of above Lines 54, 55 and 56	175,535,276	170,395,477	180,265,661	133,744,527	150,181,486
	Benefits and Reserve Increases (Page 6)					
58.	Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11,12, 13, 14 and 15, Cols. 6, 7 and 8)	338,257,269	275,503,976	274,193,955	234,077,721	247,924,483
59.	Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	1,439,057	1,304,881	1,527,445	1,487,376	1,590,061
60.	Increase in life reserves - other than group and annuities (Line 19, Col. 2)	68,682,042	79,646,795	93,357,972	87,098,166	127,683,254
61.	Increase in A & H reserves (Line 19, Col. 6)	292,993	(863,053)	145,960	(1,024,026)	318,994
62.	Dividends to policyholders and refunds to members (Line 30, Col. 1)	46	17	74	74	74
	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	25.2	27.1	26.0	26.3	28.8
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	6.2	6.2	5.7	5.1	5.4
65.	A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	97.3	23.9	83.7	21.5	83.9
66.	A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	(1.9)	(0.6)	(0.3)	(0.2)	0.1
67.	A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	71.2	62.2	71.8	54.4	42.9
	A & H Claim Reserve Adequacy					
68.	Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)	14,400	5,231	XXX	XXX	XXX
69.	Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)	489,105	625,472	XXX	XXX	XXX
70.	Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)	7,268,172	6,901,956	XXX	XXX	XXX
71.	Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)	7,718,813	8,581,550	XXX	XXX	XXX
	Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
72.	Individual industrial life (Page 6.1, Col. 2)	(45,428)	(52,184)	(61,139)	(52,714)	(92,619)
73.	Individual whole life (Page 6.1, Col. 3)	436,342	2,469,407	1,402,819	(2,640,836)	673,703
74.	Individual term life (Page 6.1, Col. 4)	76,790,545	56,207,965	29,897,405	46,324,834	16,608,607
75.	Individual indexed life (Page 6.1, Col. 5)					
76.	Individual universal life (Page 6.1, Col. 6)	3,789,583	1,488,009	(2,648,960)	(2,510,585)	(2,974,418)
77.	Individual universal life with secondary guarantees (Page 6.1, Col. 7)	1,688,943	(34,071)	(370,563)	512,547	(5,220,110)
78.	Individual variable life (Page 6.1, Col. 8)					
79.	Individual variable universal life (Page 6.1, Col. 9)					
80.	Individual credit life (Page 6.1, Col. 10)					
81.	Individual other life (Page 6.1, Col. 11)	(247,348)	(563,292)	(724,355)	(490,437)	(228,169)
82.	Individual YRT mortality risk only (Page 6.1, Col. 12)					
83.	Group whole life (Page 6.2, Col. 2)					
84.	Group term life (Page 6.2, Col. 3)					
85.	Group universal life (Page 6.2, Col. 4)	7,464,826	2,680,046	5,165,652	5,636,322	5,170,283
86.	Group variable life (Page 6.2, Col. 5)					
87.	Group variable universal life (Page 6.2, Col. 6)					
88.	Group credit life (Page 6.2, Col. 7)					
89.	Group other life (Page 6.2, Col. 8)	1,757,934	940,491	1,122,504	1,623,167	1,568,620
90.	Group YRT mortality risk only (Page 6.2, Col. 9)					
91.	Individual deferred fixed annuities (Page 6.3, Col. 2)	4,759,137	11,009,674	12,530,743	8,259,807	10,920,478
92.	Individual deferred indexed annuities (Page 6.3, Col. 3)					
93.	Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)					
94.	Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)					
95.	Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	258,047	352,338	491,070	370,621	514,143
96.	Individual other annuities (Page 6.3, Col. 7)	269,726	205,821	495,605	189,470	386,710
97.	Group deferred fixed annuities (Page 6.4, Col. 2)					
98.	Group deferred indexed annuities (Page 6.4, Col. 3)					
99.	Group deferred variable annuities with guarantees (Page 6.4, Col. 4)					
100.	Group deferred variable annuities without guarantees (Page 6.4, Col. 5)					
101.	Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)					
102.	Group other annuities (Page 6.4, Col. 7)	13,536	(10,635)	(280)	(10,223)	239,975
103.	A & H-comprehensive individual (Page 6.5, Col. 2)					
104.	A & H-comprehensive group (Page 6.5, Col. 3)	(2,561)	71,577	(603,961)	(598,899)	(746,102)
105.	A & H-Medicare supplement (Page 6.5, Col. 4)					
106.	A & H-vision only (Page 6.5, Col. 5)					
107.	A & H-dental only (Page 6.5, Col. 6)					
108.	A & H-Federal employees health benefits plan (Page 6.5, Col. 7)					
109.	A & H-Title XVIII Medicare (Page 6.5, Col. 8)					
110.	A & H-Title XIX Medicaid (Page 6.5, Col. 9)					
111.	A & H-credit (Page 6.5, Col. 10)					
112.	A & H-disability income (Page 6.5, Col. 11)	307,462	475,018	316,220	721,164	56,421
113.	A & H-long-term care (Page 6.5, Col. 12)	(632,442)	(466,952)	(745,847)	(330,357)	(245,855)
114.	A & H-other (Page 6.5, Col. 13)	(41,048)	767,942	865,195	1,332,404	1,090,228
115.	Aggregate of all other lines of business (Page 6, Col. 8)	1,766,373	(9,482,434)	(6,837,680)	(1,976,391)	(3,959,634)
116.	Fraternal (Page 6, Col. 7)					
117.	Total (Page 6, Col. 1)	98,333,628	66,058,721	40,294,426	56,359,893	23,762,261

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:

EXHIBIT OF LIFE INSURANCE

($000 Omitted for Amounts of Life Insurance)

		Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
								Number of			
		1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	7 Policies	8 Certificates	9 Amount of Insurance	Total Amount of Insurance
1.	In force end of prior year	16,258	16,245	444,499	117,688,945			8	6,198	2,441,949	120,147,140
2.	Issued during year			28,710	8,606,669				688	34,146	8,640,815
3.	Reinsurance assumed										
4.	Revived during year			2,439	1,143,838						1,143,838
5.	Increased during year (net)				49,022					111,710	160,731
6.	Subtotals, Lines 2 to 5			31,149	9,799,529				688	145,856	9,945,385
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)	16,258	16,245	475,648	127,488,474			8	6,886	2,587,805	130,092,524
	Deductions during year:										
10.	Death	142	155	2,532	228,880			XXX	16	9,793	238,828
11.	Maturity	60	43	24	430			XXX			472
12.	Disability							XXX			
13.	Expiry	327	348	1,439	31,649						31,997
14.	Surrender	31	38	3,585	242,676				10	1,871	244,584
15.	Lapse			24,868	7,162,854				469	63,294	7,226,148
16.	Conversion			232	48,548			XXX	XXX	XXX	48,548
17.	Decreased (net)		1		249,389						249,389
18.	Reinsurance										
19.	Aggregate write-ins for decreases										
20.	Totals (Lines 10 to 19)	560	584	32,680	7,964,426				495	74,958	8,039,968
21.	In force end of year (b) (Line 9 minus Line 20)	15,698	15,662	442,968	119,524,048			8	6,391	2,512,847	122,052,556
22.	Reinsurance ceded end of year	XXX		XXX	38,924,362	XXX		XXX	XXX	767,986	39,692,349
23.	Line 21 minus Line 22	XXX	15,662	XXX	80,599,685	XXX	(a)	XXX	XXX	1,744,861	82,360,207
	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)										

Life, Accident and Health Companies Only:

(a) Group $ 2,512,847 ; Individual $ 119,539,709

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates .... , Amount $ ....

Additional accidental death benefits included in life certificates were in amount $ .... , Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [ ] No [ ]

If not, how are such expenses met?

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	15,083	14,869	23,861	469,071
26. Debit ordinary insurance	XXX	XXX	8,281	38,639

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
Term Insurance Excluding Extended Term Insurance	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing			76	1,054
28. Term policies - other	17,100	8,056,489	278,540	111,388,309
29. Other term insurance - decreasing	XXX		XXX	83
30. Other term insurance	XXX	32,740	XXX	196,596
31. Totals (Lines 27 to 30)	17,100	8,089,229	278,616	111,586,042
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	6,140	89,298
34. Totals, whole life and endowment	11,610	517,440	158,212	7,848,708
35. Totals (Lines 31 to 34)	28,710	8,606,669	442,968	119,524,048

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			15,662	
37. Ordinary	8,606,669		119,524,041	7
38. Credit Life (Group and Individual)				
39. Group	34,146		2,512,847	
40. Totals (Lines 36 to 39)	8,640,815		122,052,550	7

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	34,146
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	6,391	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			1,014	1,585,493

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	736,218

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

	Industrial		Ordinary		Credit		Group	
Disability Provisions	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 Certifi-cates	8 Amount of Ins rance
48. Waiver of Premium	436	382	17,862	4,366,094				
49. Disability Income			667	23,593				
50. Extended Benefits			XXX	XXX				
51. Other			1,932	131,678				
52. Total	436	(a) 382	20,461	(a) 4,521,365		(a)		(a)

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

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

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	64	247		
2. Issued during year		7		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	64	254		
Deductions during year:				
6. Decreased (net)	3	39		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	3	39		
9. In force end of year (line 5 minus line 8)	61	215		
10. Amount on deposit		(a) 10,798,341		(a)
11. Income now payable	61	215		
12. Amount of income payable	(a) 308,192	(a) 2,023,626	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	658	12,821	2	15
2. Issued during year	3	413		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	661	13,234	2	15
Deductions during year:				
6. Decreased (net)	52	1,794		1
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	52	1,794		1
9. In force end of year (line 5 minus line 8)	609	11,440	2	14
Income now payable:				
10. Amount of income payable	(a) 11,534,064	XXX	XXX	(a) 21,002
Deferred fully paid:				
11. Account balance	XXX	(a) 464,098,181	XXX	(a) 4,442
Deferred not fully paid:				
12. Account balance	XXX	(a) 187,660,369	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	4,063	1,730,378			3,827	3,687,103
2. Issued during year	494	4,369				
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	4,557	XXX		XXX	3,827	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	343	XXX		XXX	356	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	343	XXX		XXX	356	XXX
10. In force end of year (line 5 minus line 9)	4,214	(a) 1,601,420		(a)	3,471	(a) 3,426,952

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year	19	2
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	19	2
Deductions During Year:		
6. Decreased (net)		
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)		
9. In force end of year (line 5 minus line 8)	19	2
10. Amount of account balance	(a) 21,853	(a) 9,364

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

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

	States, Etc.		1 Active Status (a)	Direct Business Only: Life Contracts: 2 Life Insurance Premiums	3 Annuity Considerations	4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5 (b)	7 Deposit-Type Contracts
1.	Alabama	AL	L	7,407,909	620,733	48,814		8,077,456	
2.	Alaska	AK	L	99,375				99,375	
3.	Arizona	AZ	L	3,356,235	103,889	10,022		3,470,146	
4.	Arkansas	AR	L	3,881,221	78,862	14,188		3,974,271	
5.	California	CA	L	9,539,294	1,221,652	13,305		10,774,252	154,594
6.	Colorado	CO	L	4,217,619	31,352	8,148		4,257,119	
7.	Connecticut	CT	L	1,675,630		2,234		1,677,864	
8.	Delaware	DE	L	905,314	2,400			907,714	
9.	District of Columbia	DC	L	236,803		7		236,810	
10.	Florida	FL	L	10,685,513	1,341,844	108,621		12,135,978	
11.	Georgia	GA	L	21,936,335	376,320	228,354		22,541,009	
12.	Hawaii	HI	L	148,626				148,626	
13.	Idaho	ID	L	1,710,720	27,779	3,363		1,741,862	
14.	Illinois	IL	L	22,616,244	4,260,855	251,042		27,128,141	
15.	Indiana	IN	L	21,964,672	1,970,751	123,660		24,059,084	
16.	Iowa	IA	L	15,596,988	5,026,307	69,527		20,692,821	16,711
17.	Kansas	KS	L	4,968,733	75,538	16,850		5,061,121	
18.	Kentucky	KY	L	13,252,330	31,511	168,743		13,452,585	
19.	Louisiana	LA	L	2,191,471				2,191,471	
20.	Maine	ME	L	355,260				355,260	
21.	Maryland	MD	L	5,064,899	142,029	32,154		5,239,081	
22.	Massachusetts	MA	L	1,787,306	6,200	501		1,794,007	
23.	Michigan	MI	L	18,122,934	1,077,872	289,525		19,490,331	112,462
24.	Minnesota	MN	L	12,165,784	513,942	72,514		12,752,240	
25.	Mississippi	MS	L	2,365,622	300	1,056		2,366,978	
26.	Missouri	MO	L	12,188,460	846,217	34,600		13,069,277	
27.	Montana	MT	L	3,146,033	680	4,803		3,151,516	
28.	Nebraska	NE	L	3,354,699	92,245	13,785		3,460,729	
29.	Nevada	NV	L	841,496		5,619		847,116	
30.	New Hampshire	NH	L	817,577	500	4,294		822,370	
31.	New Jersey	NJ	L	2,658,286	300	(128)		2,658,458	
32.	New Mexico	NM	L	712,292	11,140	11,987		735,419	
33.	New York	NY	N	426,614	12,000	804		439,418	
34.	North Carolina	NC	L	16,023,873	1,652,191	213,203		17,889,267	
35.	North Dakota	ND	L	2,119,949		2,653		2,122,602	
36.	Ohio	OH	L	55,227,180	10,656,657	852,986		66,736,824	181,532
37.	Oklahoma	OK	L	1,968,326	70,653	7,460		2,046,440	
38.	Oregon	OR	L	3,073,452	1,008	770		3,075,230	
39.	Pennsylvania	PA	L	26,410,510	3,012,565	238,354		29,661,430	148,758
40.	Rhode Island	RI	L	178,955				178,955	
41.	South Carolina	SC	L	6,286,383	374,316	69,181		6,729,880	
42.	South Dakota	SD	L	2,491,042	485,393	1,356		2,977,791	
43.	Tennessee	TN	L	14,143,174	8,682,875	137,421		22,963,470	101,979
44.	Texas	TX	L	15,001,154	23,150	26,554		15,050,858	
45.	Utah	UT	L	2,134,937	67,017	23,281		2,225,235	
46.	Vermont	VT	L	439,592		397		439,989	
47.	Virginia	VA	L	6,824,496	42,804	61,381		6,928,681	55,319
48.	Washington	WA	L	4,529,072	164,475	21,577		4,715,124	
49.	West Virginia	WV	L	3,305,147	396,082	32,604		3,733,833	
50.	Wisconsin	WI	L	11,101,446	299,610	215,563		11,616,619	
51.	Wyoming	WY	L	816,349		688		817,036	
52.	American Samoa	AS	N						
53.	Guam	GU	N	1,430				1,430	
54.	Puerto Rico	PR	N	4,323				4,323	
55.	U.S. Virgin Islands	VI	N	8,248				8,248	
56.	Northern Mariana Islands	MP	N						
57.	Canada	CAN	N	36,193				36,193	
58.	Aggregate Other Alien	OT	XXX	41,552				41,552	
59.	Subtotal		XXX	382,565,075	43,802,015	3,443,823		429,810,913	771,355
90.	Reporting entity contributions for employee benefits plans		XXX	3,305,658		1,584,549		4,890,208	
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	385,870,734	43,802,015	5,028,372		434,701,121	771,355
96.	Plus reinsurance assumed		XXX	1,094				1,094	
97	Totals (All Business)		XXX	385,871,827	43,802,015	5,028,372		434,702,214	771,355
98.	Less reinsurance ceded		XXX	77,385,280		3,303,425		80,688,705	
99.	Totals (All Business) less Reinsurance Ceded		XXX	308,486,548	43,802,015	(c) 1,724,947		354,013,509	771,355
	DETAILS OF WRITE-INS								
58001.	AUSTRALIA		XXX	3,320				3,320	
58002.	AUSTRIA		XXX	6,665				6,665	
58003.	CHINA		XXX	787				787	
58998.	Summary of remaining write-ins for Line 58 from overflow page		XXX	30,780				30,780	
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	41,552				41,552	
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:
1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG 50
2. R - Registered - Non-domiciled RRGs ....
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state ....
4. Q - Qualified - Qualified or accredited reinsurer ....
5. 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

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 6, or with Schedule H, Part 1, Line 1, indicate which: ....

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

	Domiciliary Location	FEIN	NAIC Co. Code
Cincinnati Financial Group (Parent)	OH	31-0746871	
— CFC Investment Company	OH	31-0790388	
— The Cincinnati Insurance Company (Insurer)	OH	31-0542366	10677
— — The Cincinnati Casualty Company (Insurer)	OH	31-0826946	28665
— — The Cincinnati Indemnity Company (Insurer)	OH	31-1241230	23280
— — The Cincinnati Life Insurance Company (Insurer)	OH	31-1213778	76236
— — — CLIC District Investments I, LLC	OH	82-5173506	
— — — CLIC BP Investments B, LLC	OH	81-1908205	
— — — CLIC BP Investments H, LLC	OH	81-4633687	
— — — CLIC WSD Investments I, LLC	OH	82-1587731	
— — — CLIC DS Investments I, LLC	OH	81-3640769	
— — The Cincinnati Specialty Underwriters Insurance Company (Insurer)	DE	65-1316588	13037
— — CIC Uptown Investments I, LLC	OH	83-1627569	
— — CIC Danamont Investments I, LLC	OH	61-1936938	
— — CIC BP Investments G, LLC	OH	35-2698966	
— — CIC Hickory Investments I, LLC	OH	35-2780794	
— — CIC Pimlico Investments I, LLC	OH	36-5051894	
— — CIC District Investments II, LLC	OH	36-5050938	
— CSU Producer Resources, Inc	OH	11-3823180	
— Cincinnati Global Underwriting LTD.	GBR	98-1489371	
— — Cincinnati Global Dedicated No 1 Limited (Insurer)	GBR		
— — Cincinnati Global Dedicated No 2 Limited (Insurer)*	GBR		
— — Cincinnati Global Dedicated No 3 Limited (Insurer)	GBR		
— — Cincinnati Global Dedicated No 4 Limited (Insurer)	GBR		
— — Cincinnati Global Dedicated No 5 Limited (Insurer)	GBR		
— — Cincinnati Global Dedicated No 6 Limited (Insurer)	GBR		
— — Cincinnati Global Underwriting Agency Limited	GBR		
— — Cincinnati Global Underwriting Services Limited	GBR		

* Participant in Lloyd's Syndicate 0318

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
2504. SEPARATE ACCOUNTS CLAIMS RECEIVABLE	4,933,004		4,933,004	265,562
2505. RECEIVABLES CLEARING	49,542	12,938	36,603	39,590
2506. DISALLOWED NEGATIVE IMR RESERVES	892,202		892,202	
2597. Summary of remaining write-ins for Line 25 from overflow page	5,874,748	12,938	5,861,809	305,152

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. RETIRED LIVES RESERVE	33,914	32,609
2597. Summary of remaining write-ins for Line 25 from overflow page	33,914	32,609

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504. DISALLOWED NEGATIVE IMR RESERVE		193,914	193,914
2597. Summary of remaining write-ins for Line 25 from overflow page		193,914	193,914

Additional Write-ins for Schedule T Line 58

		Direct Business Only					
	1	Life Contracts		4	5	6	7
States, Etc.	Active Status	2 Life Insurance Premiums	3 Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
58004. FINLAND	XXX	368				368	
58005. GERMANY	XXX	4,761				4,761	
58006. GREECE	XXX	621				621	
58007. ISRAEL	XXX	1,845				1,845	
58008. JAPAN	XXX	6,178				6,178	
58009. MEXICO	XXX	4,902				4,902	
58010. POLAND	XXX	778				778	
58011. SPAIN	XXX	708				708	
58012. SWITZERLAND	XXX	2,065				2,065	
58013. TAIWAN	XXX	532				532	
58014. UNITED KINGDOM	XXX	8,022				8,022	
58997. Summary of remaining write-ins for Line 58 from overflow page	XXX	30,780				30,780	